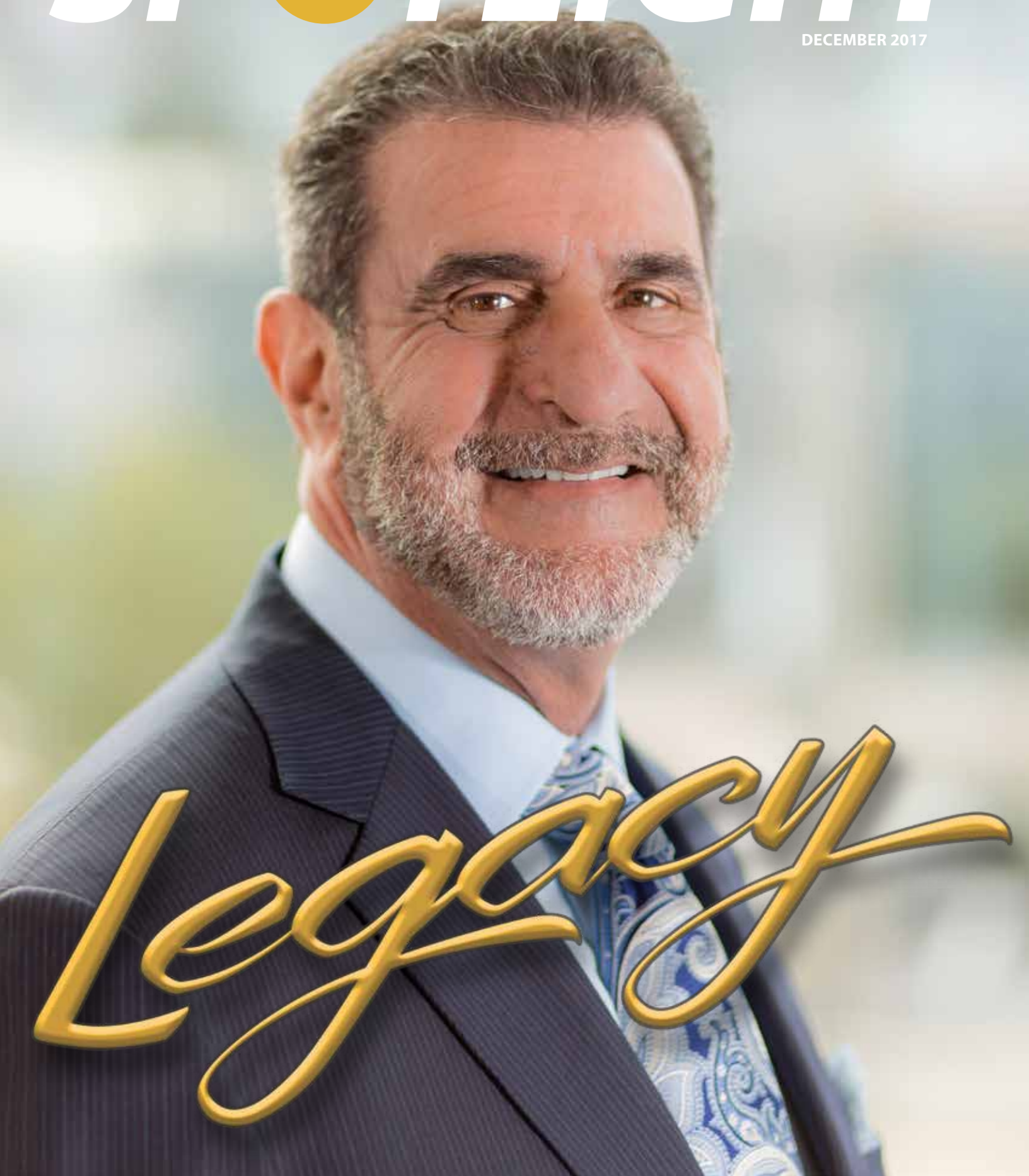


# SPOTLIGHT

DECEMBER 2017



Legacy

SPOTLIGHT

www.arc.aillife.com/arc/spotlight
A monthly publication spotlighting top producers of American Income Life and National Income Life

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THE Legacy OF A HERO



Steve Greer
President
AIL Agency Division

THE LEGACY OF HEROES IS THE MEMORY OF A GREAT NAME AND THE INHERITANCE OF A GREAT EXAMPLE. — BENJAMIN DISRAELI

SUPPOSE IT'S NATURAL THAT I FIND my end-of-year thoughts turning to Roger and his legacy to American Income and National Income Life, as well as what lies ahead. The combination of the holidays and the end of another year tend to make us all a bit more thoughtful as we prepare our minds and hearts for a new year.

I have been blessed to know Roger personally and privileged to have had the benefit of his one-on-one mentorship, but long before that, I looked up to and respected his position. I remember going on stage at Con-

vention as an MGA and whispering in his ear, "You don't know me, but someday you will." That could have gone either way, but I worked very hard over the next several years to earn the right to have him recognize me by my accomplishments.

When I became a State General Agent, I learned firsthand that Roger has a unique way of getting you to work harder and accomplish more than you would have if he hadn't had an influence on you. John Maxwell says that great leadership is influence; nothing more, nothing less. No one can question Roger's influence on this Company or that he has earned the right to be called a great leader.

Another characteristic of a great leader is the ability to recognize qualities in others they themselves do not see. That was certainly the case when Roger first spoke to me about the possibility of being his successor. I can't even be sure anybody else but Roger actually saw those qualities! True, I had led a pretty successful SGA office but, in my wildest dreams, never did I even consider that I'd be offered the chance to lead this great, great company. I was flattered, of course. I was also incredibly naïve about exactly what being CEO of AIL/NILICO actually entailed.

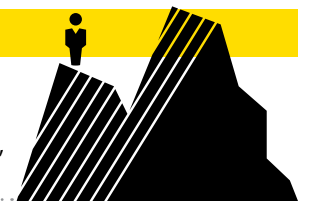
For the last two years, I have been Roger's shadow as he generously and patiently poured into me. He has been strong and firm like an oak tree, but always knew how to make me bend in the wind without breaking me. To paraphrase the Shaolin master from the old Kung Fu TV show: When you can take the pebble from my hand, grasshopper, it will be time for you to lead. Roger has done an incredible job of keeping me out of my comfort zone which has given me the ability to lead with confidence.

Nobel Prize winner John Mather once said that a mentor enables a person to achieve, but a hero shows what achievement looks like. By this definition, I can certainly say that Roger has been so much more than a mentor to me. He has led me and many others to levels of success that would not have been possible without his leadership. The culture of our Company, the very foundation of who AIL/NILICO is has shown the industry what achievement and success look like.

Roger, thanks for everything, but especially for being a hero to us all. 🌟

SGA Career Track

New Markets Opening & Expanding!
There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2017, to be eligible for bonuses and be featured in Spotlight, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for Spotlight recognition only.

Retention: 72.0%
Net to Gross: 80%

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by Wednesday 1/24 before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be received at Home Office by Friday 1/27. eApp business excluded from the 7 day hold should be uploaded by Wednesday 1/31 before 2:00 p.m. CST to count for January production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$5,047,742

Record Breaker



ABDEL ALKURDI
Record breaker for shortest qualification duration for both 1 Million Dollar Club & 2 Million Dollar Club

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to Page 34-41.

Download the Spotlight App
A digital publication spotlighting top producers of AIL & NILICO
1. Go to the App Store or Google Play
2. Search 'Spotlight Digital'
3. Install the app
4. Launch the app from your device's home screen
5. Allow for Notifications
6. When prompted, log in to the app using the ARC login credentials. See your SGA or manager if you need assistance.

Look for the asterisk! The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2018 Awards Presentation are: the top SGA from each category based on Performance Factor with 100% minimum, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top PR Representative from each category, and the top PR Manager from each category. View the 2018 Convention Qualifications online at www.aillife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Gaylord Palms Resort in Orlando! The convention will be held June 24-27, 2018.



LOOK FOR ME!

# ALASKA

## 6-MONTH CONTEST



### Current Contest Leaders

#### STATE GENERAL AGENTS

	SGA	Obj Net ALP	Contest Net ALP	% Growth
<b>I&amp;II</b>	Zachary Hart	\$1,843,865	\$712,713	38.7%
	Giglione-Ackerman	\$1,563,067	\$270,514	17.3%
<b>III&amp;IV</b>	Dustin Venekamp	\$443,922	\$144,262	32.5%
<b>V&amp;VI</b>	Hart-McCallum	\$322,350	\$120,153	37.3%
<b>VII&amp;VIII</b>	Johnson-Nelson	\$77,832	\$23,864	30.7%
<b>IX&amp;X</b>	Ryan Bisanz	\$29,792	\$24,316	81.6%

#### MANAGING AGENTS

	Name	Associates	Contest Net ALP
<b>RGA</b>	Ryan Fickert	77	\$655,491
<b>MGA</b>	Mark Dushaj	15	\$353,864
	DeAnthony Hartman	6	\$54,408
	Alma Lozano	12	\$48,430
<b>SA/GA</b>	Joseph Gojcaj	6	\$179,459
	Adam Chesney	6	\$65,130
	Dario Messina	3	\$61,197
	Priscila Gonzalez	1	\$55,014

#### PERSONAL PRODUCERS

Name	Contest Net ALP
Al Alkurdy	\$182,644
Joshua Dishong	\$116,429
Susan Bedrossian	\$113,453
Katie Massart	\$90,601
Milija Perkovic	\$89,831
Muhammed Ashraf	\$82,242
David Ruhara	\$81,663
Michael van Delft	\$80,593
Chad Panzer	\$79,234
Roghie Hassan Loo	\$73,820
Tina Janti	\$73,745
Jacqueline Kabluyen	\$72,973
Bryan Juskiw	\$71,798
Diana Al Ali	\$70,558
Aleksander Prela	\$67,273

#### PUBLIC RELATIONS

	Name	% Contest Obj
<b>I-IV</b>	David Scalisi	193.13%
	Malka Arony	170.27%
	Sue Akers	169.49%
<b>V-VIII</b>	Elif Atici	350.37%
	M'chel Helgeson	320.25%
	Randy Stockley	283.39%
<b>Manager</b>	Carmella Swanson	120.69%

Update

Closer to the Heart



### LAS VEGAS, NEVADA

ALL, in partnership with the Corey Neff SGA office, donated \$5,000 to Three Square, a food bank that is part of the Feeding America network. Because of a local matching sponsor, this donation was doubled, enough to provide 30,000 meals.

Corey presented the donation to Ryan Widdis, Development Officer of Three Square. He said the reason they chose to support this organization is, "Hunger is something that is often overlooked by those who aren't directly affected. Three Square distributes to all area food pantries; this ensures that all areas of our community are reached."

Three Square and Feeding America estimate the number of food-insecure persons in the Las Vegas area to be more than 279,000. Food insecurity occurs when people aren't able to secure enough food for a healthy diet and active lifestyle, at some point during the year.



### TROY, MICHIGAN

ALL, in partnership with the Zach Hart SGA office, donated \$5,000 each to Life Challenge Ministries and The Youth Connection.

Life Challenge is a one-year, faith-based residential rehabilitation center for people struggling with drug, alcohol and other life-controlling addictions. According to Zach, "We chose this organization because they are based around something that we believe in strongly: second chances. People make mistakes and they fall down but greatness is found in getting up over and over again until you succeed."

The Youth Connection is dedicated to youth development programs including life skills training, career development, substance abuse prevention, nutrition and exercise, academic enrichment and more. "In 200 years it won't matter what car you drive or how much money you have; what matters is making a difference in the lives of the people you touched," Zach explained.

# Anniversaries

## 28 YEARS OF SERVICE

Brett Hulme, PR

## 24 YEARS OF SERVICE

Earle Harris, AGT

## 19 YEARS OF SERVICE

Ruben Soberanes, AGT

## 18 YEARS OF SERVICE

John Franklin, AGT

## 16 YEARS OF SERVICE

Arnold Iacoviello, AGT

Larry Lozano, PR

## 15 YEARS OF SERVICE

Andrew Bishop, AGT

Arthur Greene, AGT

Brett MacCannell, RGA

Karen McQuoid, AGT

Dustin Venekamp, SGA

## 14 YEARS OF SERVICE

Justin Germany, AGT

Ed Olfert, AGT

Alan Sedaghat, MGA

## 13 YEARS OF SERVICE

Sue Akers, PR

## 12 YEARS OF SERVICE

Simon Arias, SGA

Theodore Greer, AGT

Garret Kun, AGT

Melissa Losk, AGT

## 11 YEARS OF SERVICE

Alberto Alcalá, MGA

Mario Andres Chavez, GA

Blake Higuchi, MGA

Erin Moyer, AGT

## 10 YEARS OF SERVICE

Robin Denham, PR

Jamison Weatherspoon, SGA

## 9 YEARS OF SERVICE

William Charnow, AGT

Hal Herman, MGA

Joshua Olin, RGA

Joey Sales, AGT

Amr Shater, GA

## 8 YEARS OF SERVICE

Jared Cleckner, MGA

Amanda Cross, PR

Alexandra Graham, RGA

Christopher Hintz, RGA

Bruce Tan, MGA

## 7 YEARS OF SERVICE

Jose Carvajal, SGA

Cameron Cimino, GA

Nina Dolman, AGT

Antonio Evans, GA

Holland Harriss, PR

Andre Hawthorne, MGA

Corey LaVigne, AGT

Shahab Mahdaveinejad, MGA

Carmela Pellen, AGT

Brandon Summerton, MGA

Ashley Wenning, MGA

## 6 YEARS OF SERVICE

John Conard, RGA

Nicki Griffiths, MGA

Robert Janev, RGA

Jean Joseph, MGA

Gregory McDuffie, SA

David Rigney, MGA

Scott Wheeler, MGA

## 5 YEARS OF SERVICE

Matthew Bogle, GA

Brent Bowling, GA

Corey Helly, RGA

Emily Heron, GA

Brittini Kwiecien, GA

Tasha Marker, AGT

John Nieves, MGA

Christopher Rodriguez, MGA

Joshua Rush, SA

Joseph Tomanovich, MGA

## 4 YEARS OF SERVICE

Azar Afnan, GA

Jordon Barron, MGA

Evelin Castro-Sharif, AGT

Shalom Chaimov, MGA

Marc Demilia, AGT

Hugo A Flores, AGT

Irma Gallardo, AGT

Tiffney Harmouche, SA

Jamil Harris, SGA

Travis Kovach, GA

Anthony A Lopez, GA

Badum Maaloo, AGT

Daniel Martinsen, SA

William Soulier, RGA

Dominic Telymonde, MGA

Paul Torman, SA

Jinelly Urena, RGA

Corey Helly, RGA

## 3 YEARS OF SERVICE

Sarah Acker, GA

Shannon Brown, AGT

Athea Buchanan, SA

Eric Butt, GA

Christopher Credle, MGA

Deserick Davenport, MGA

M'chel Helgeson, PR

Christina Jauch, MGA

Sergio Joaquin Haro, AGT

Hannah Linderholm, MGA

Sharon Manning, AGT

Anastasia Martens, SA

Glenn Martin, MGA

Terrell Milton, AGT

Risa Moniz, GA

Jackie Okimoto, SA

Roger Rau, GA

John Sloan, AGT

Michael Spann, AGT

Michael Trinh, MGA

Steven Warner, RGA

Joshua West, MGA

Zachary Whipple, GA

Greta Wilson, AGT

Jeffrey Witherall, GA

## 2 YEARS OF SERVICE

Timothy Begley, SA

Daniel Chousa, SA

Mark Dushaj, MGA

Rawad Elghadban, SA

Seth Frisby-Jack, SA

Jacob Giangliuli, GA

Charles Gotcher, AGT

Sara Kamalvand, GA

Vassilios Katos, AGT

William Krekeler, SA

Mark Lahijani, GA

Pedro Lemos, MGA

Kory Louvelle, AGT

Felipe Machado-Santanna, MGA

Monica McKinney, GA

Jason McNett, AGT

Hector Mendez, SA

Claire Morgan, AGT

Mark Noel, SA

Michael Novosel, GA

Eli Parra, SA

Reuben Paygai, GA

Nada Pennington, AGT

Zonia Ramirez, GA

Johny Remy, AGT

Sara Rostamijalilian, MGA

Del Roule, SA

Leamber Saffold, SA

Anthony Savinon, GA

Sashia Veerman, GA

Revawn Wilson, SA

## 1 YEAR OF SERVICE

Allan Allas, SA

Zomai Apetor, SA

Claudia Arango-Manley, AGT

Mabel Balbuena, AGT

Armando Benitez Ojeda, SA

Bethelihem Beyene, SA

Wadnerson Boileau, GA

Andrea Borjas, SA

Elijah Brown, SA

Jacob Brown, SA

Hector Brown, SA

Carson Burrell, SA

David Buttle, AGT

Marina Capel, AGT

Stephen Coons, GA

Desmond Cowan, SA

Eduardo Cruz, AGT

Edwin Delgado, GA

Debora Diaz, AGT

Giovanni Diduro, SA

Jeremy Doucet, AGT

David Druetzler, SA

Emin Efe, AGT

Barbara Escalante-Martinez, SA

Steven Feiler, AGT

Elena Flores, AGT

Michael Foret, SA

Stephen Fougere, AGT

Rachel Fox, AGT

Kimberly Free, GA

Zane Garcia, MGA

Richard Garcia Penalosa, AGT

Pratibha Garud, GA

Nicholas Glennon, SA

Kanella Glimenakis, SA

Enida Gobeljic, AGT

Steven Green, SA

Kareen Griffith, AGT

Joseph Harnden, SA

Colin Hill, SA

Mariah Himes, AGT

Olja Holovcuk, SA

Shavorne Hudson, AGT

Albert Huff, SA

Darius Hunter, SA

Barbara Isaac, AGT

Matthew Japhet, GA

Jamie Johnson, AGT

Tyler A Johnson, AGT

Jacqueline Kabluyen, MGA

Tyson Kiertucki, AGT

John Kostek, SA

Cody Langston, MGA

Bridget Lasley, SA

Courtney Lavitch, SA

Lisa Leathers, AGT

Preston Lewis, SA

Alexandra Lipari, SA

Moraima Mariscal, AGT

Jadwiga Martins, AGT

Sarah-Jayne Mathieu, AGT

Arynne McCarthy, SA

Terrell McDonald, SA

Mary McMullin, GA

Brandon Mendez, SA

Dustin Nispel, AGT

Dora Northcott, AGT

Stefan Pavicevic, SA

Clint Perry, SA

Christopher Ramsay, AGT

Robert Rangel, AGT

Mizhram Rivera, MGA

Daniel Santistevan, SA

John Santosuosso, SA

Nathan Sanzo, AGT

Joseph Schleicher, SA

Abigail Sewald-Naeser, AGT

Brandon Simmons, AGT

Nicholas Sinishtaj, AGT

Halima Smith, SA

Robert L Stevens, SA

Joseph Tchume, AGT

Stephen Thomas, AGT

Melinda Tolliver, AGT

Eric Underwood, AGT

Christian Williams, SA

Tiffany V Williams, AGT

Anastasia Wilson, AGT

Braden Wiscombe, SA

Kevin Wolfe, MGA

Kelly Yingling, MGA

# Promotions

## STATE GENERAL AGENT

Nicholas Moore

Nicholas Scordos

Syed Quadri

## REGIONAL GENERAL AGENT

Christopher Bennett

Alexandra Berberich

Joshua Dishong

Matthew Ficarra

Jacqueline Kabluyen

Michelle Martinez Aviles

Mark Neilson

## MASTER GENERAL AGENT

David Chen

Deserick Davenport

David Fiscu

Tony Geer

Joshua Goodman

Jon Houser

Glyn Hurst

Justin LoPatriello

Kevin Lowery

Haneefah Morehead

David Orrico

Mike Paragiou

Daniel Pettit

Ronald Rivera

Juan Rivera

Melinda Skinner

Jose Viramontes

## 60% GENERAL AGENT

Jason Ashline

Lawrence G Dennis

Ionatan Fiscu

Mario Hajro

Avi Kauderer

Andres Morales

Lisa Mosley

Payam Sami

Benjamin Twerskoi

Tom Weller

Shantayia Williams

## 57.5% GENERAL AGENT

Danyal Alian

Matthew Chen

Mamdamba Faal

Miguel Fajardo

Doron Freud

Hannah Holmes

Christopher Jackson

Michael Joseph

Margaret Mixon

Risa Moniz

Dwayne Nabors

Narciso Nieves

Skay Nusenu

Deborah Paredes

Chelsea Peacock

Aaron Piotrowski

Aleksandra Rakovic



# A LEGACY UNINTERRUPTED



**Susan Fuldauer**  
Vice President of  
Public Relations Field Operations

**A**S WE CLOSE OUT 2017 AND LOOK ahead to 2018, we begin the next chapter for AIL/NILICO. We will say farewell to Roger Smith and wish him and his family many blessings as he enters his next chapter. Very intentionally and mindfully, Roger led us to growth during his time as CEO, beginning each year with a carefully crafted theme. We had LET'S RIDE, SHIFT, IT'S TIME, DO IT NOW, MAKE IT HAPPEN, MAKE A DIFFERENCE, IMPACT, LEGACY ... and more. Roger has a keen intuition and knew just the right theme to kick off each new year of growth. It's been Roger's intuitive, visionary leadership that grew AIL from \$56.5 million in Net ALP written in 2000 to where we are now:

approaching \$250 million of Net ALP. His vision for 10,000 agents has brought us from 1,400 agents in 2000 to more than 6,800 by the end of this year. It is the steadfast belief and holding true to the core values begun by Bernard Rapoport and carried on by Roger that sets us apart from every other insurance company. Keeping a sense of outrage at injustice and assaults against workers' rights, supporting fair wages and the importance of collective bargaining have kept us aligned with the labor movement and the working family agenda supported by labor and progressives. Always consistent in our message of "doing good for working families," Roger held fast to the legacy he inherited. He never shied away from what this company stands for: walking pickets, speaking on behalf of what's right for working families and against the onslaught of attacks on working families over the years and, above all, giving back to our communities. His leadership kept AIL always at the ready to make lives better for

workers and their families through support for public health care, living wage increases, the right for workers to organize, support for public services to remain public — all good policies that support working families and keep communities strong. The transition of the legacy torch to Steve Greer will be seamless when it comes to the support for AIL's public policy positions begun long ago and carried on by Roger. Steve has a tremendous understanding and vision for AIL's place as a friend to labor, working families and positioning AIL as a corporation that brings a strong progressive voice of reason into these all-important conversations. While our past, present and future path has been and is being created and driven by powerful, visionary leaders, it is incumbent on all of us to take the lessons from the past and begin shaping the future. Our legacy will continue uninterrupted. Together we are stronger and we say loud and clear: HERE WE COME! 🇺🇸

# AIL Home Office Serves Up Food for Families

**F**OR THE EIGHTH YEAR IN A ROW, AIL HOME Office employees participated in Food for Families, the largest one-day food drive in Texas. AIL's 64,578 pounds was a huge part of the all-time record of 1,870,904 pounds of food collected this year (up 30,000 from the 2013 record). The food will be distributed among nine food pantries in McLennan County

Food-raising events this year included the 3<sup>rd</sup> Annual CanStruction competition, which always spawns creative participation among various departments in Waco. First place went to Customer Service with their Emerald City, and Agency Administration took 2<sup>nd</sup> place with a castle. There were t-shirt sales, a silent auction, food challenge days, weekly luncheons and more, all of which benefitted the cause of eradicating hunger in Central Texas.

*This year's theme:*

## HUNGER IS COMING



# NEW ASSOCIATES

PER MANAGER



## SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Monique Safari	13	Altig-Orlovic	Tiffany Carlson	2	Richard Correa	Alectra Kelley	2	Altig-Orlovic	Joseph Pizzoferrato	2	Philip Prata
Jeffrey von Kienast	12	Michael Vasu	Skylar Chauvin	2	Joseph Diecedue	Orby Kelley	2	Surace-Smith	Brandon Robinson	2	Cohen-Cohen
Yamid Mendoza Sanchez	11	Altig-Orlovic	Vanessa Cohen	2	Zachary Hart	Zachery Kertulis	2	Surace-Smith	Clayton Slaughter	2	Michael Vasu
Gustavo Avila	4	Sabrina Lloyd	Karen Salek-Cuzmar	2	Matt Henderson	Joshua Lynch	2	Blake Ralston	Paul Slusser	2	Surace-Smith
Narcis Buncianu	4	Zachary Hart	Gian-Paolo Diberardo	2	Zachary Hart	Connor McCollum	2	Robert Smith	Evan VanErp	2	Altig-Orlovic
Young Lee	4	Don Foti	David Duddy	2	Giglione-Ackerman	Ronald McCormick	2	Zachary Hart	Christopher Visnesky	2	Simon Arias
Narciso Nieves	3	Jamison Weatherspoon	Keith Dymnioski	2	Giglione-Ackerman	Dario Messina	2	Zachary Hart	Colin Weathers	2	Altig-Orlovic
Alain Abaya	2	Albert Serur	Shanita Ellmers	2	Steve Friedlander	Marta Muniz	2	Jose Carvajal	Celia Westrick	2	Gabriel Feldmann
Baldemar Barrera	2	Jose Carvajal	Barbara Escalante-Martinez	2	Bob Olson	Camman Parker	2	Zachary Hart	Antoinette Williams	2	Michael Vasu
Brian Brantner	2	Richard Correa	Ashley Gallegos	2	Michael Vasu	Aaron Patt	2	Zachary Hart			
Matthew Buttaro	2	Matt Henderson	Joseph Gojcaj	2	Zachary Hart	Andrea Petty	2	Altig-Orlovic			
Bryanna Campos	2	Jose Carvajal	Courtney Griggs	2	Correa-Hunt	Aaron Piotrowski	2	Sabrina Lloyd			

## MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Darcy Schrieber	22	Zachary Hart	Kendall Wilson	5	Sabrina Lloyd	Paul Zuzick	4	Laura Fisher	Francis Ingulli	3	Simon Arias
Reynolds Akuamo	18	Theodore Pappas	Brian Zuzick	5	Laura Fisher	Jordan Barron	3	Jeremy Welch	Daniel G Johnson	3	Hart-McCallum
Massoud Vaziri	13	Altig-Orlovic	Pablo De La Cruz	4	Jose Carvajal	Andrew Batten	3	Michael Vasu	Paul Kelly	3	Steve Friedlander
Joshua West	12	Michael Vasu	Patrycja Grudzinska	4	Sabrina Lloyd	Andre Bent	3	Bob Olson	Patrick Knouse	3	Slav Bitman
AshLynn Orng	11	Altig-Orlovic	Aaron Haynes	4	Simon Arias	Jason Bratin	3	Simon Arias	Morgan Lobello	3	Giglione-Ackerman
Elias Boles	9	Oldham-Gryska	James Jones	4	Robert Smith	Elyse Bryan	3	Souley Bah	Saul Lopez	3	Bob Olson
Mark Dushaj	9	Zachary Hart	Steven King	4	Zachary Hart	Joshua Crisp	3	Zachary Hart	Alma Lozano	3	Richard Correa
Nicholas Engrav	8	Chris Hernandez	Kasali Kotun	4	Tom Williams	Joshua Dishong	3	Surace-Smith	Demetrius Lucas	3	Kyle Johnson
Matthew Turnquist	8	Richard Correa	Joshua Krueger	4	Richard Correa	Charles Ferrari	3	Simon Arias	Melinda-Rae Lyse	3	Altig-Orlovic
Mahadai Kryshundayal	7	Theodore Pappas	Lamar Livingston	4	Zachary Hart	Charley Forshee	3	Jeremy Welch	Janet Quintana	3	Kyle Johnson
Steven Baum	6	Sabrina Lloyd	Johnny Ly	4	Giglione-Ackerman	Roger Fung	3	Mathew Hart	Christopher Rodriguez	3	Jamison Weatherspoon
Duni Olusegun	6	James Cunningham	Zach Otto	4	Sabrina Lloyd	Jeffrey Hall	3	Albert Serur	Alex Roland	3	Allan Jennings
John Sparby	6	Chris Hernandez	Marc Salvaggi	4	Surace-Smith	DeAnthony Hartman	3	Zachary Hart	Sara Rostamjallilian	3	Altig-Orlovic
Sean Velasquez	6	Cohen-Cohen	Brian Schreiter	4	Joseph Diecedue	Daniel Hartwig	3	Surace-Smith	Barbara Seyoum	3	Samantha Chui
Kelly Yingling	6	James Cunningham	Jinelly Urena	4	Jose Carvajal	David Hausman	3	Giglione-Ackerman	Trevor Tollefson	3	Erin Allen
Doreen Ryan-Foti	5	Don Foti	Rodney Ward	4	Zachary Hart	Christopher Hintz	3	Altig-Orlovic	Ashley Wenning	3	Surace-Smith
Marian Sertier	5	Sabrina Lloyd	Jake Yagjian	4	Albert Serur	Nic Iagulli	3	Zachary Hart	Tyler Worstell	3	Simon Arias

## GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jeffrey Espinal	15	Theodore Pappas	Derek Foore	3	Surace-Smith	Matthew Castelli	2	Giglione-Ackerman	Anthony Padilla	2	Dustin Venekamp
Adam Kidikas	12	Michael Vasu	Anthony Greco	3	Slav Bitman	Denis-Michael Catalano	2	Joseph Diecedue	Jimez Parker	2	Surace-Smith
Jeffrey Hudson	9	Zachary Hart	Mario Hajro	3	Surace-Smith	Stephen Coons	2	Byron Paz	Minh Phung	2	Mathew Hart
Jeremy Engrav	8	Chris Hernandez	Sina Heak	3	Albert Serur	Charisma Dezonie	2	Theodore Pappas	Alejandro Pineda	2	Laura Fisher
Muhammed Ashraf	7	Theodore Pappas	Chirotam Ilokvu	3	Allan Jennings	Rachel Efenbein	2	Cohen-Cohen	Daisy Pyeatt	2	Michael Vasu
Landon Schlag	7	Richard Correa	Joshua Jahnish-Maltese	3	Simon Arias	Cara Griffin-Locker	2	Matt Henderson	Aleksandra Rakovic	2	Chris Hernandez
Brandon Mogel	6	Chris Hernandez	Ariana Jones	3	Simon Arias	Jackson Hamilton	2	John Young	Roger Rau	2	Zachary Hart
Megan Johnson	5	Michael Vasu	Sara Kamalvand	3	Simon Arias	Evelyn Howell	2	Jamison Weatherspoon	Damion Rayam	2	Samantha Chui
Alexander Johnston	5	Oldham-Gryska	Andrea Kessler	3	Simon Arias	Andrew Hynan	2	Altig-Orlovic	Joseph Rotolo	2	Matt Henderson
Azar Afnan	4	Zachary Hart	Karen Lamey	3	Kyle Johnson	Jennifer Jaikes	2	Simon Arias	Brandon Schweitzer	2	Stephen Jubrey
Mario Andres Chavez	4	Don Foti	Danielle Morales	3	Giglione-Ackerman	Carlin Kaufman	2	Chris Hernandez	Susan Scott	2	Bob Olson
Edwin Delgado	4	Zachary Hart	Dylan Murphy	3	Simon Arias	Fran Kolos	2	Giglione-Ackerman	Garrett Shelton	2	Richard Correa
Steven Rios	4	Sabrina Lloyd	Mandale Tolefree	3	Jose Carvajal	Angela Landry	2	Joseph Diecedue	Matthew Simon	2	Chris Hernandez
Timothy Stewart	4	Laura Fisher	Jose Viramontes	3	Michael Vasu	Bryant Logan	2	Philip Prata	Anthony Theriault	2	Mathew Hart
Mickey Adkins	3	Zachary Hart	Eric Watson	3	Zachary Hart	Thomas Longino	2	Michael Vasu	Arthur Trost	2	Zachary Hart
Taylor Black	3	Giglione-Ackerman	George Alamo	2	Matt Henderson	Alipate Makai	2	Steve Friedlander	Daniel Walton	2	Surace-Smith
Kristen Brown	3	Michael Vasu	Derron Alexander	2	Theodore Pappas	Steve Marker	2	Altig-Orlovic	Zachary Whipple	2	Oldham-Gryska
LaDelus Brown	3	Jeremy Welch	Hilary Arsenaault	2	Altig-Orlovic	Christopher Muraca	2	Albert Serur	Kasey L White	2	Travis Moody
Brandon Crosby	3	Zachary Hart	Raymond Baham	2	Blake Ralston	Edmaggie Myrthil	2	Theodore Pappas	Shayla Williamson	2	James Cunningham
Bobby Davis	3	Jeremy Welch	Sharon Barnes	2	Slav Bitman	Brandon Neal	2	Zachary Hart	Stepan Zubarev	2	Correa-Hunt
Ariel Demesa	3	Giglione-Ackerman	Steven Barton	2	Corey Neff	Robert Nolan	2	Zachary Hart			
Anthony Ferraro	3	Laura Fisher	Kevin Butchino	2	Gabriel Feldmann	Oleg Novitchii	2	Surace-Smith			
Taurean Flournoy	3	Kyle Johnson	Candi Carlisle	2	Giglione-Ackerman	Michelle Olivo	2	Giglione-Ackerman			

## RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ryan Fickert	44	Zachary Hart	Troy Plummer	16	Altig-Orlovic	Marissa Cunningham	14	James Cunningham

**NEW ASSOCIATE**— \$1,000 contract-to-date new agent

**THE MINIMUMS FOR RECOGNITION ARE:**  
**SA & GA**— at least two new associates during the month  
**MGA**— at least three new associates during the month  
**RGA**— top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

# LEGACY

## RECRUITING PROGRAM



NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Salanieta Ahlbrandt	\$ 742	Kenan Hyseni	\$ 663	Fredy Romero	\$ 622	Alexander Del Castillo	\$ 589	Derya Ekren	\$ 545
Patrick Duray	741	Brian Traboulay	663	Alisha Anderton	622	Duane Shaw	588	Andrew David	544
Joseph Kanaan	734	Christina Jauch	660	Jeanette Ramirez	620	Taulant Bane	585	James Romero	538
Jayson Hofferek	726	Dustin Dunlap	659	Nathaniel Oliver	618	John Clark	585	Marie Campbell	538
Rosemary Soto	712	Logan Holle	657	Ala Awad	617	Tara Haughney	577	Tanis Williams	536
George O'Shea	708	Michael Clemente	654	Alma Lozano	614	Rechel Brown	575	Sean Gillespie	536
Michael McKiernan	703	Narciso Nieves	654	Jacqueline Nutt	614	Bradford DeLuca	573	Moises Galvan	531
Brian Cabral	702	Lincoln Dziekonski	653	Rodney Ward	607	Joseph Pizzoferrato	573	Zachery Kertulis	530
Brittini Kwiecien	700	Matthew Japhet	644	Kasali Kotun	605	Matthew Conrad	562	Hemerson Gonzalez	527
Jonathan Black	696	Corey Kmetz	643	Matelita Enosi	604	Marcus Piccirilli	561	Tara Haughney	524
Henry Johnson	694	Nicholas Gee	640	Carrie Padgett	603	Crystal Larkins	560	Lisbet Leal	520
David Fiscu	680	Austin Hamilton	640	Asia Rose	602	Blaine Cowart	558	Anna Irymesku	517
Richard Schoonover	672	Feleti Fatai	638	Jeramey Pitman	601	Francis Ingulli	553	Matthew Parks	513
Mallory Eggleton	668	Kelly Schoenherr	636	Michelle Marin	600	Sean Brannan	553	Minh Phung	511
Anthony Greco	668	Jakob Morris	631	Sabeenan Jeyaratnam	597	Troy Plummer	550	Ryan Gold	510
Tiffany	665	Dustin Mayfield	631	Richard Pazak	594	Luao Leota	550	Derek Pratt	507
Babin-Washington		Elizabeth Garcia	631	Leonard Swearingen	594	Sophony Jorvelus	549	Justin Sutton	500
Miguel Alvarenga	664	Timothy Lum	629	Carrisa Korres	591	Mary McMullin	548		

### TOP PAYOUTS NOVEMBER

TOTAL PAYOUT: \$487,265 TOTAL QUALIFIERS: 786



**Elvis Tinaj**  
\$8,530

Zachary Hart



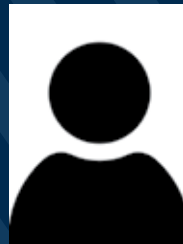
**Casey Jarratt**  
\$7,657

Altig-Orlovic



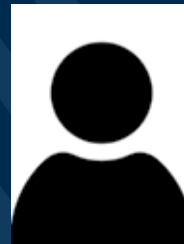
**Joel Scullin**  
\$6,540

Zachary Hart



**Mark Dresaj**  
\$5,776

Zachary Hart



**Martin Sinishtaj**  
\$5,763

Zachary Hart

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Elvis Tinaj	\$ 8,530	Russell Erhardt	\$ 1,514	Rani Simpson	\$ 1,174	Skay Nusenu	\$ 1,029	Kyla Greig	\$ 876
Casey Jarratt	7,657	Normita Armstrong	1,512	Seth Frisby-Jack	1,174	Brackin Flitton	1,027	Diana Genao	875
Joel Scullin	6,540	Denzel Covington	1,505	Nolan Krause	1,158	Victor Beltran Calderon	1,024	Victor Beltran Calderon	870
Mark Dresaj	5,776	George Shafiek	1,496	Aaron Haynes	1,157	Treasure Moore	1,018	Devin Husband	869
Martin Sinishtaj	5,763	Vanessa Forouzan	1,494	Luis Ruiz	1,154	Corey Plemons	1,007	Jasmine Gomez	858
Christian Gojcaj	4,964	Ryan Misner	1,486	Daniel J Johnson	1,151	Sara Rostamjililian	1,001	Christopher Botelho	856
Joseph Gojcaj	4,765	Patricia Contreras	1,471	Bahram Firoozbakhsh	1,145	Edward Alao	1,000	Francisco Silva	854
Linda Lucaj	4,222	Veronica Velez	1,458	Bencosme Mikhail	1,137	Nicholas Atallah	1,000	Josh Bloomquist	854
Samuel Boyle	4,150	Stefeny Butler	1,452	Danh Bui	1,136	Kristal Barlow	1,000	Benjamin Varner	853
Jesus Romero Capote	4,071	Walter Icaza	1,447	King Haley	1,133	Chelsey Claxton	1,000	Trey Moran	851
Abraham Esquivel	4,034	Ashley Hutson	1,447	Melaina Hughes	1,132	Marilyn Dodsworth	1,000	Jason Holmberg	851
Cody Mendez	3,824	Penny Davis	1,426	India Carmon	1,131	Dominic Facchini	1,000	Antonio Flores	850
Rennie Ayers	3,636	Jakendrick Kidd	1,417	James Keefer	1,131	Alexander Faneites	1,000	Alexander Rollo	837
Kastriot Useni	3,551	Kendall Wilson	1,412	Cullen Alaina M	1,131	Garcia		Rex Munsey	832
Nikola Gjurarshaj	3,411	Keith Williams	1,396	Danita George	1,118	Danita George	1,000	David Staffieri	831
Victoria Lamme	3,338	Joel Hernandez	1,377	Baboo Gopaul	1,000	Baboo Gopaul	1,000	Regina Ipin	830
Nicholas Lantieri	3,330	Wilnes Chery	1,367	Shanda Harrison	1,000	Shanda Harrison	1,000	Michael Battaglio	828
Zachary Funkhouser	3,005	Kyle Wagner	1,366	Nathaniel Jackson	1,000	Nathaniel Jackson	1,000	Ashley Gallegos	828
Mandeep Singh	3,000	Renay Patterson	1,349	Mohammad Khan	1,000	Mohammad Khan	1,000	Joseph McCallister	825
Paul Vassallo	2,715	Sonja Monteiro	1,347	Won Kwak	1,000	Won Kwak	1,000	William Andes	823
Shai Mate	2,562	Noelia Capellan	1,325	Erjon Muco	1,000	Erjon Muco	1,000	Victor Ramos	821
Steven Templeton	2,451	Reid Certilman	1,310	Irvin Santana	1,000	Irvin Santana	1,000	Katrina Collie	808
Arturo	2,423	Milija Perkovic	1,310	Sarah Scheib	1,000	Sarah Scheib	1,000	Courtney Lavitch	806
Rodriguez-Esparza		Rebekah Williams	1,307	James Marks	800	James Marks	800	James Marks	800
Mark Dresaj	2,250	Tates Megan	1,306	Janaye Powers	798	Janaye Powers	798	Janaye Powers	798
Sanaz Mirza Baig	2,219	Vanvipha Sugai	1,297	Shawntae Collins	798	Shawntae Collins	798	Shawntae Collins	798
Kesia Shine	2,129	Somaly Santos	1,287	Jennica Lindqvist	795	Jennica Lindqvist	795	Jennica Lindqvist	795
Aaron Lamme	2,110	Ernest Obidije	1,285	Dennis Young	793	Dennis Young	793	Dennis Young	793
Jacob Merrill	2,026	Michael Neuendorf	1,262	Shelby McDowell	789	Shelby McDowell	789	Shelby McDowell	789
Marianne Rafeedie	2,000	Daniel Walker	1,260	Aaron Chen	788	Aaron Chen	788	Aaron Chen	788
Ransey Vazquez	1,914	Ryan Ohm	1,241	Raynaldo Lafontant	788	Raynaldo Lafontant	788	Raynaldo Lafontant	788
Tiffany Beadnell	1,910	Candace Minor	1,238	Angeline Harper	781	Angeline Harper	781	Angeline Harper	781
Nydia Ortiz	1,896	Robert Torres	1,237	Frederick Cruess	779	Frederick Cruess	779	Frederick Cruess	779
Emil Kirubaharan	1,886	Roscoe Melissa	1,235	Jordan Barron	770	Jordan Barron	770	Jordan Barron	770
Corey Lumley	1,730	Bethany White	1,222	Robert Kanaan	766	Robert Kanaan	766	Robert Kanaan	766
Avery Hearn	1,721	Bethea Owens	1,216	Carson Burrell	763	Carson Burrell	763	Carson Burrell	763
Clint Perry	1,647	David Carpenter	1,213	Sylvain Kalombo	762	Sylvain Kalombo	762	Sylvain Kalombo	762
Scott Wheeler	1,600	Britton Hooper	1,208	Ross Ewen	752	Ross Ewen	752	Ross Ewen	752
Faamasinoga Eneliko	1,597	Jalyn Jones	1,204	Chad Harper	751	Chad Harper	751	Chad Harper	751
Alectra Kelley	1,576	Michael Carlson	1,203	Quran Sims	750	Quran Sims	750	Quran Sims	750
Christopher McNulty	1,550	Iris Saavedra	1,202	Jessica Mays	749	Jessica Mays	749	Jessica Mays	749
Luke Skotnicki	1,546	Li Esquivel Gutierrez	1,201	Abel Foronda	887	Abel Foronda	887	Abel Foronda	887
Celia Westrick	1,530	Loua Farunia	1,191	Brian Loschiavo	881	Brian Loschiavo	881	Brian Loschiavo	881
		Francisco Vasquez	1,029	George Lahamedjian	881	George Lahamedjian	881	George Lahamedjian	881
				Niro Nazareno	744	Niro Nazareno	744	Niro Nazareno	744

### TOP RECRUITING AGENTS NOVEMBER

TOTAL LEGACY RECRUITERS: 340 TOTAL LEGACY RECRUITS: 426



**Ransey Vazquez**  
7 Recruits  
Bob Olson



**Mark Dresaj**  
6 Recruits  
Zachary Hart



**Mandeep Singh**  
4 Recruits  
Sabrina Lloyd



**Kendall Wilson**  
4 Recruits  
Sabrina Lloyd



**Samuel Boyle**  
3 Recruits  
Simon Arias

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransey Vazquez	7	Kastriot Useni	3	Angela DeVivo	2	Raynaldo Lafontant	2	Johnny Ramos	2
Mark Dresaj	6	Paul Vassallo	3	Patrick Duray	2	Courtney Lavitch	2	David Robbins	2
Mandeep Singh	4	Scott Wheeler	3	Abraham Esquivel	2	Valentina Martinez	2	Jesus Romero	2
Kendall Wilson	4	Gregorio Albao	2	Antonio Flores	2	Michael McKiernan	2	Kimberly Salerno	2
Samuel Boyle	3	Miguel Alvarenga	2	Vanessa Forouzan	2	Samantha McKown	2	Susan Scott	2
Joshua Hammond	3	Tiffany Babin-Washington	2	Zachary Funkhouser	2	Christopher McNulty	2	Joel Scullin	2
Jennifer Jaikes	3	Jordan Barron	2	Nikola Gjurarshaj	2	Sanaz Mirza Baig	2	Steven Templeton	2
Nicholas Lantieri	3	Michael Battaglio	2	Joseph Gojcaj	2	Niro Nazareno	2	Tyler Townsley	2
Cody Mendez	3	Reid Certilman	2	Baboo Gopaul	2	Carrie Padgett	2	Jose Viramontes	2
Iris Saavedra	3	Denzel Covington	2	Kyla Greig	2	Osiris Palma Quiroz	2		
Kelly Schoenherr	3	Krystal Cox	2	Aaron Haynes	2	Richard Pazak	2		
Rosemary Soto	3	Frederick Cruess	2	Walter Icaza	2	Jeramey Pitman	2		
Justin Sutton	3	Tiffany Cynar	2	Aline Jacob	2	Joseph Pizzoferrato	2		

### TOP RECRUITING AGENTS YTD

TOTAL LEGACY RECRUITERS: 2,361 TOTAL LEGACY RECRUITS: 4,250

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransey Vazquez	66	Paul M Smith	11	Johnny Ramos	9	Cole Hatfield	8	Nikola Subotic	8
Michelle Martinez Aviles	22	Francisco Vasquez	11	David Staffieri	9	Joel Jesurun	8	Benjamin Varner	8
Kendall Wilson	17	Shawntae Collins	10	Bethany White	9	Michael Mandella	8	Antoinette Williams	8
David Carpenter	16	Walter Icaza	10	Diane Williams-Lewis	9	Michael McKiernan	8		
Daryl Graham	12	Steven Rios	10	Josh Bloomquist	8	Richard Pazak	8		
Stephanie Kell	12	Kierra Goodwin	9	Aaron Chen	8	Iris Saavedra	8		
Gregorio Albao	11	Patrycja Grudzinska	9	Sheila Downey	8	Rosemary Soto	8		

■ By Incentive Structure Payout. Top Legacy Recruiting Agents listed earned at least \$500.  
 ▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.  
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. In case of a tie, top Legacy Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.  
 ★ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

# LEGACY RECRUITING CLUB

## MEMBERS

— By Number of Eligible Legacy Recruits\*

 <b>David Carpenter</b> Dustin Venekamp 16 Recruits Gold	 <b>Scott Wheeler</b> Imran Satti 15 Recruits Gold	 <b>Aaron Chen</b> Altig-Orlovic 10 Recruits Silver	 <b>Taulant Bane</b> Surace-Smith 5 Recruits Bronze	 <b>Shawntae Collins</b> Altig-Orlovic 5 Recruits Bronze	 <b>Mark Dresaj</b> Zachary Hart 5 Recruits Bronze
 <b>Mamdamba Faal</b> Dustin Venekamp 6 Recruits Bronze	 <b>Daniel Foore</b> Surace-Smith 5 Recruits Bronze	 <b>Joshua Gaskin</b> Altig-Orlovic 5 Recruits Bronze	 <b>Christian Gojcaj</b> Zachary Hart 5 Recruits Bronze	 <b>Hanna Gore</b> Ryan Giddens 5 Recruits Bronze	 <b>Aaron Haynes</b> Simon Arias 6 Recruits Bronze
 <b>Michael McKiernan</b> Dustin Venekamp 5 Recruits Bronze		 <b>Trey Moran</b> Surace-Smith 5 Recruits Bronze		 <b>Shiv Patel</b> Sabrina Lloyd 5 Recruits Bronze	

\*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP



# MILLION DOLLAR CLUB

*Another champion, another milestone!*  
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award. Congratulations on your achievements!

**\$2M**



**Al Aikurdi**  
Bob Olson  
Contracted 3/13/15  
Qualified 11/30/17  
\$2,083,124 Net ALP



**Matthew Wolfanger**  
Oldham-Gryska  
Contracted 6/11/01  
Qualified 11/30/17  
\$1,003,829 Net ALP



**Tina Nelson**  
Johnson-Nelson  
Contracted 9/29/10  
Qualified 11/30/17  
\$1,002,472 Net ALP



**Bo Gentile**  
Senior Vice President  
of Recruiting

**IF YOU AREN'T GOING ALL THE WAY, WHY GO AT ALL? — JOE NAMATH**

**B**Y THE TIME THIS ISSUE OF *Spotlight* reaches you, we will have played all season (2017) and are now beginning the 2018 season. For those of us who are competitive (ALL of us), as the end approached, we dug a little deeper, focused a little stronger, and summoned up all the remaining energy we had to finish strong.

When you think of the most successful athletes, what most of us remember is how they finished, and that becomes their LEGACY.

I want to take a moment to remember what the 2017 season for AIL/NILICO was being played for. It was being played — and every one of us gave 100% — for the Legacy of Roger Smith. As I typed this article, I can't deny that

I got a lump in my throat thinking about the previous 17 years of working for Roger. For many of you, it is even longer, and the stories we could tell would be a best seller, or at worst, make for a great night of laughs with him.

What was the goal of the season for Roger, we now carry forward with us.

Are we digging as deep as we can?  
Are we leading as strongly as we can?

Roger has been our quarterback for the last 19 years, and I can't help but think that his record of success is legacy building, in itself. But, Roger would tell you the legacy he wants to be remembered by is the legacy of his team: you, the World's Greatest Sales Force, and his Home Office coaching staff in Waco and McKinney.

That legacy is about how no matter what the obstacle, or goal or vision was, there was never a doubt about how we would all perform. His confidence in all of us is stronger today than it has ever been, and with that, I ask again:

Are we digging as deep as we can to carry his Legacy forward?

Are we leading as strongly as we can to coach our teams to a victory?

Is every ounce of energy being poured out of us to impact the results?

We need to look ahead and say "Here We Come!" Our new CEO, Steve Greer, is al-

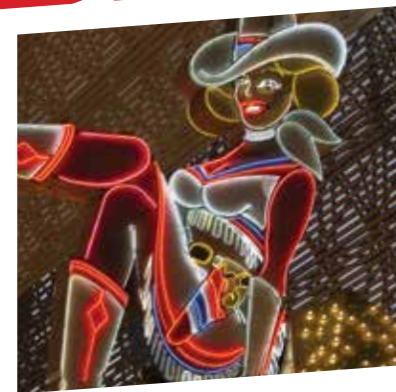
**"THE LEGACY HE WANTS TO BE REMEMBERED BY IS THE LEGACY OF HIS TEAM."**

ready working hand-in-hand with every SGA office team to help AIL/NILICO reach our goals in 2018! 🙌

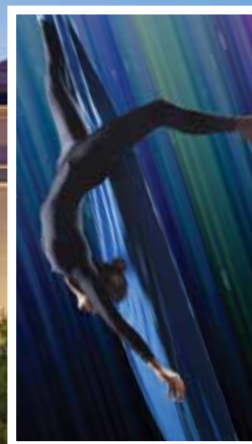
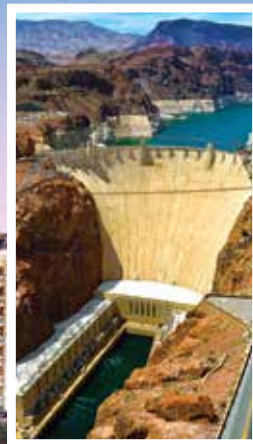




# 2019 CONVENTION MAY 8-11, 2019



## CAESARS PALACE LAS VEGAS



### CAREER AGENTS

Write \$93,000 of Net ALP as of December 31, 2018 AP&P Report. For Career Agents contracted less than one year, the Net ALP will be prorated based on number of months contracted after the sixth month. Personal Producers can also qualify by writing \$110,000 of Net Annualized Premium as of December 31, 2018 AP&P Report.

### SUPERVISING AGENTS

Write \$93,000 of Personal Net ALP as of December 31, 2018 AP&P Report or write \$155,000 of First Six Months Agent Production Net ALP, and have at least one active First Six Months Agent as of December 31, 2018. SAs can qualify on a pro-rated basis if contracted less than one year.

[View full qualifications online at ailife.com/arc/spotlight.aspx](http://ailife.com/arc/spotlight.aspx) & [nilife.com/arc/spotlight.aspx](http://nilife.com/arc/spotlight.aspx)

### GENERAL AGENTS

Write \$93,000 of Personal Net ALP as of December 31, 2018 AP&P Report or write \$205,000 of First Six Months Agent Production Net ALP, and have at least two active First Six Months Agents as of December 31, 2018. GAs can qualify on a pro-rated basis if contracted less than one year.

### MASTER GENERAL AGENTS

Write \$350,000 of First Six Months Agent Production Net ALP as of December 31, 2018 AP&P Report. We will allow any combination of Personal and First Six Months Agent Production Net ALP that add up to the total requirement. Qualifying MGAs must also have at least four active First Six Months Agents as of December 31, 2018. Or write \$93,000 of Personal Net ALP as of December 31, 2018 AP&P report and have at least 1 active SA/GA as of December 31, 2018. MGAs can qualify on a pro-rated basis if contracted less than one year.

### REGIONAL GENERAL AGENTS

Must have two MGAs who qualify for Convention under the MGA Agency production guidelines (not personal production), or may qualify as an MGA with his/her own MGA Agency production.

### STATE GENERAL AGENTS

Must meet 100% Performance Factor as of December 31, 2018.

### MARKETING SPECIALISTS & PR REPRESENTATIVES

Obtain 17,500 card credits or #1 in Category (must meet 100% of Objective with minimum of 10,000 Card Credits). Rookie reps (reps with 2017 hire date) must obtain 13,000 card credits. Icebreaker (reps with 2018 hire date) must obtain 6,500 card credits. Qualification is based on cards generated in 2018. Original (ORIs and ADIs) will count as double credit.

**NOTES:** The Net-to-Gross and retention rates as shown on the qualifier's December 2018 AP&P report will be used in determining qualification. All levels must meet appropriate Retention or Net to Gross requirements to qualify. Year-To-Date award winners must also have 80% Net-to-Gross (from AP&P report) or a 73% retention rate to be eligible for recognition.

Qualifying for Convention entitles one to attend only if he or she is an active American Incomer or National Incomer at the time Convention is held. Qualifiers are not eligible for monetary compensation in lieu of the trip. No substitutions or transfers are permitted. Phone add-ons (WP or ADB) do not count toward convention qualification. Individuals on Red Watch cannot qualify for Convention. Expenditures for the Qualifier and the spouse/guest will be included in the qualifier's taxable income for the year. Qualifying Marketing Specialists will be required to have appropriate taxes deducted from payroll.

## 2018 BONUS QUALIFICATIONS

The **WORLD'S GREATEST BONUS** is a bonus based on gross ALP in the week as shown on their weekly advance report. The bonus calculation is based on the Net ALP for the week. Agents must also have the required quality factor (retention or net-to-gross) to be eligible for the bonus. Agents contracted more than twelve months with a minimum of \$2,000 gross ALP can also receive a bonus increase based on their retention rate.

For the **REINSTATEMENT BONUS**, Agents receive 25% of the annualized premium as a bonus on all life cases recoded to a different Agent on bank draft with all back premiums collected. Returned items and lapses will be allowed to count as eligible cases.

To be eligible for the **SA/GA DIRECT ASSOCIATE FIELD TRAINING BONUS**, the SA/GA must have the required number of direct new associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by new associates in their first 180 days under an SA or GA. The SA/GA must have the required quality factor to be eligible for the bonus. SA/GA must have \$3,000 of personal Net ALP in the prior month to be eligible for bonus in current month.

To be eligible for the **SA/GA LEADERSHIP BONUS**, the SA/GA must have the required number of direct/indirect new associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by post-six-month direct associates under an SA/GA, and indirect associates under a GA. The SA/GA must have the required quality factor to be eligible for the bonus. SA/GA must have \$3,000 of personal Net ALP in the prior month to be eligible for bonus in current month.

To be eligible for the **MGA LEADERSHIP BONUS**, the MGA must have the required number of new direct or indirect associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by direct and indirect associates under an MGA. The MGA must have the required quality factor to be eligible for the bonus, and must promote one person to MGA per year or within one year of becoming an MGA to maintain eligibility for the Leadership Bonus.

The **RGA BONUS** is based on the Weekly Leadership Bonus earned by each MGA coded under the RGA. Based on the number of MGAs coded under an RGA, the RGA is eligible for a weekly bonus equal to a percentage of the Leadership Bonus earned by the MGA. The RGA must have the required quality factor to be eligible for the bonus and must promote one person to MGA under his/her personal MGA hierarchy or within one year of becoming an MGA to maintain eligibility for the RGA Bonus. RGAs are eligible for the bonus for as long as they continue to manage the MGA.

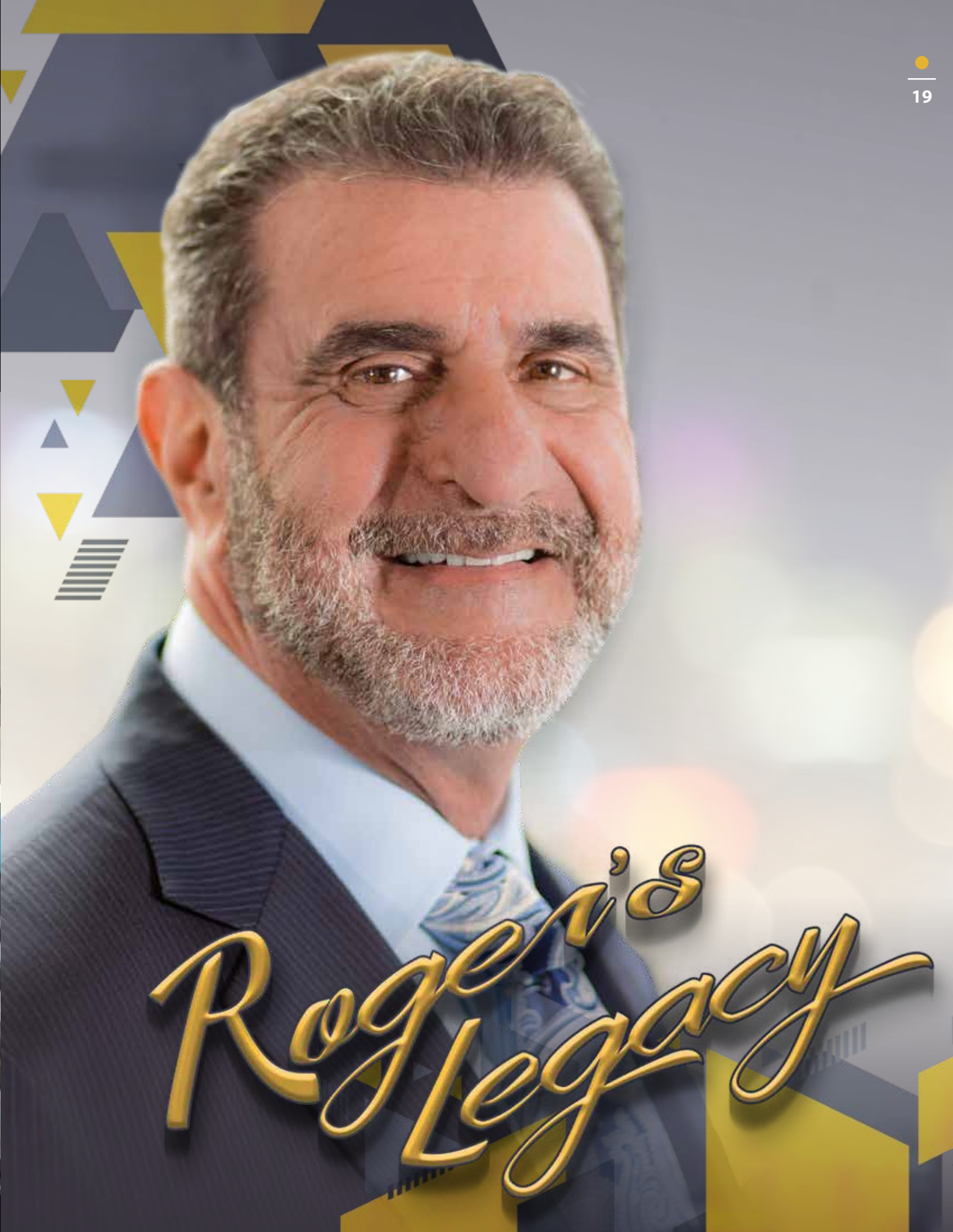
**MILLION DOLLAR CLUB** members receive a bonus of \$5,000 and an award if they produce \$1 million of Net ALP (from 1999 forward). \$5,000 bonus will be increased \$5,000 for each additional qualification.

**PR PLATINUM CLUB** members of the PR Team receive a \$5,000 bonus and an award if they produce 250,000 leads. They also receive a \$10,000 bonus and an award for 500,000 leads. Lead accumulations from 2006 forward.

For **FOUNDERS CLUB**, personal producers must meet \$12,500 Net ALP per month for four consecutive months and 79.0% four month retention. Qualifiers must have eight full months tenure as an active producer. PR Reps and Marketing Specialists must reach 2,000 lead cards per month for four consecutive months. First Time qualifiers receive a \$500 bonus and Founder's Club ring. Subsequent qualifications will receive \$500 and a diamond added to their Founder's Club Ring or a Founder's Club Ring for their Spouse. Current year qualifiers also have the privilege to arrive one day early for the next year's convention.

For **PRESIDENTS CLUB**, personal producers must meet the minimum production of \$150,000 of Net ALP in the calendar year, with 80.0% four-month retention as of December 31, 2018. Qualifiers must have eight full months tenure as active producers. PR Reps must generate 27,000 lead cards in a calendar year to qualify for President's Club. The Marketing Specialist who generates the most lead cards in 2018 is also eligible. The Marketing Specialist must otherwise qualify for Convention to receive awards. First time qualifiers will receive a President's Club ring or pendant and a \$1,500 bonus. Subsequent qualifications will receive a diamond added to their ring (or pendant) or a President's Club ring (or pendant) for spouse. The \$1,500 bonus will be increased \$200 for each consecutive qualification. Qualifiers also have the privilege to arrive one day early to Convention.

**NOTE:** An associate is defined as a new agent who submits at least \$1,000 Gross ALP contract-to-date.



*Roger's  
Legacy*

“ **LEADERSHIP** is lifting a person's **VISION** to high sights, the raising of a person's **PERFORMANCE** to a **HIGHER** standard, the building of a personality **BEYOND** its normal limitations. ”

— PETER DRUCKER



## 2018 LEADERSHIP ACADEMY DATES

Leadership Academy is your first step on the road to a management career with American Income Life and National Income Life. Talk to your SGA about qualifications NOW as space is limited and spots fill quickly.

**LEADERSHIP 101:**  
Fundamentals of Agency Building  
April 8-11  
July 15-18  
September 23-26

**LEADERSHIP 201:**  
Building for Ownership  
May 14-16  
August 20-22

**LEADERSHIP 301:**  
Top Gun  
February 12-14  
September 17-19

**LEADERSHIP 401:**  
Results-Driven Leadership  
September 4-6

Roger, you were with me on the hardest day of my life. You stood waiting for me and Sasha with a cast on your leg and with full open arms. You grabbed us close and whispered in my ear, "Remember, Cindy, we take care of our own." That one sentence sums up your legacy to me. You stayed with us until that evening, then continued to call us every other day to see if we needed anything. You're a hero to my daughter and I'm filled with gratitude for all you've done for this company, our agency and my family. We wish you all the happiness in the world, good health and all the best that life has to offer. Remember, Roger, your legacy will live on forever since we will always take care of our own! — **Cindy Furer**

Thanks for the ride, Roger. I pray the best for you and your family as you enjoy your new life! — **Eric Giglione**

Congratulations, Roger, on a storybook ending and to a new best-seller starting! I consider myself blessed as I've had you in my life as a mentor, amazing leader, and friend to myself and so many for 18 years! I can live a million lives and never be able to thank you enough for the opportunity you have given me! All the love, faith, and success to you — we wish you well! — **Zach Hart**

Thank you so much for everything that you have helped to create and the opportunity that you have had such a huge impact on. I live thankful to God every day for the Legacy that you have passed on. Congratulations on your retirement! I hope you enjoy every single moment of it! — **Nate Hunt**

Under your leadership, I was able to experience some of the world. For those memories, I will be eternally grateful. From myself, Emily, Rachael, and our grandson Sage, we wish you nothing but the best in your retirement years. — **Allan Jennings**



ultimately leading AIL to new heights, making it one of the top insurance companies around. I will forever cherish your friendship and leadership, and wish you all that your heart desires going into the yet-to-be-written next chapter in your life. Still sticking around! — **David Cohen**

I just want to thank you for your tremendous leadership and for showing me what a true leader is. You've inspired me in my career and in my personal life on so many levels and I can only hope to have a legacy as great as yours. God bless you and De in your retirement. — **Randall Cook**

I want to personally thank you for being a servant leader. Not many CEOs go out of their way to know their personnel, but I can say that you did and I will never forget what you did for me. Congratulations on a job well done and I want to wish you well as you enter the next chapter of life. B would be very proud of how you carried the torch and I'm sure he's smiling down on you! — **James Cunningham**

Thank you, Roger, for your leadership, help, mentoring. You have truly made AIL an incredible business success testimonial that can be used in the business world of WOW! You and I have known each other for nearly 40 years. I have watched you move up from a producer to a CEO the old fashioned way which was commitment, dedication, relentless hard work and persistence to reach your goals. We enjoyed special times with your wisdom and fun times where you brought us Kool and The Gang, Three Dog Night, and many other once-in-a-lifetime experiences which we will cherish forever. All of us in New Zealand will miss you. Enjoy, relax, do those Bucket List items that await you. God Bless you, Roger! — **Steve Friedlander**



# Thank You, Roger

Congratulations on an amazing tenure with AIL and NILICO! Your contributions have changed lives for the better for countless people, starting with me and my family. What's even more incredible is that your legacy will only grow with all the future lives this company continues to impact. Thank you for all you've done and I wish you all the best as you write the next chapter of your life story! — **David Ackerman**

You've transformed American Income Life through your unwavering leadership and focus on growth. You had the vision for how great the company could become and you dedicated your career to making it a reality for each and every Agent, Manager, and SGA. Today we all experience an entirely new, brilliant version of *Opportunity Unlimited*, thanks to you. Enjoy your retirement and feel proud, as we do, that your legacy in AIL will live on forever. Have fun! — **Altig-Orlovic (Rick, Ilija, Rob, and James)**

First and foremost, congratulations! More importantly, thank you for your leadership & especially for giving a

24-year-old kid from Youngstown the opportunity of a lifetime to become the youngest SGA at the time. You've left a legacy that will always be remembered. God Bless! — **Simon Arias**

At some point in everyone's life, in a time where it could possibly be the end of what's supposed to be great, God sends one of his servants for resuscitation purposes. Thank you, Roger, for listening to your heart and following God's order; several years ago, when I was at the end of my rope, you helped me tie another knot to hang on a little longer. You will forever have a place in my heart. Congratulations on your retirement. I hope you can now sit back and enjoy life, while watching us continue to live out your LEGACY. — **Souley Bah**

Thank you for building the kind of company we can all be proud of. Your legacy and contributions will live on forever. Happy retirement. — **Ryan Bisanz**

Where did time go? I have known you since the days when you were a 20-something young man with long bushy hair, running down the halls of 6404 Wilshire, to leading the company with ALP through trials and tribulations and



Thank you, Roger, for your incredible leadership and dedication to AIL and for giving us a better and better opportunity unlimited every year! Congratulations on your well-earned retirement; you have earned every bit of it!  
— **Steve Jubrey**

I wish you all the best in wherever the future brings you. I trust you know that your life is guided and you will continue to be brought to many great places. When Mr. Rapoport entrusted you with his life's work, I believe he knew what he was doing. I watched you through the years, leading the most unruly group of men and women, and you allowed us to be us. You allowed us the room to challenge ourselves and find our greatness. You allowed us to become great leaders ourselves in doing so. That says a whole lot about your leadership, and I will carry your legacy with me as I continue this journey with you and Mr. Rapoport in my heart. I promise that I will make you proud. With love and many blessings ...  
— **Sabrina Lloyd**

Amazing, amazing job, Roger; you are truly a legend. Funny thing is I didn't know your story, or hear the majority of your accomplishments until I became an SGA myself. So going forward, I will make sure your story is told day in and day out so that people can be motivated and inspired like I was. I wish you nothing but the best, a relaxing but exciting retirement and many, many years of GREAT HEALTH. Stay true, Roger!  
— **Andre McCallum**

You have been a big part of the company. Your knowledge and years of experience have brought the Company to where it is today. Thank you for all the hard work!  
— **Travis Moody**

From the first time I met you at the Miami convention in 2011, I knew I was in amazing hands with the future of my career. Unlike so many people who hold positions of power, you knew exactly what everyone was going through since you went through it yourself and you never forgot where you came from. It was an honor being part of your legacy

and I'll forever be grateful for the impact you have made on my family and me.  
— **Nick Moore**

It's been an absolute pleasure to have worked with you these last 14 years. What you brought as a leader, what you envisioned and gave to AIL has allowed me to have true Opportunity Unlimited and have my dreams come true. You are a true man of the Union movement and have delivered on all of your promises. It's now time for you to enjoy everything that you have built. I wish you all the best. Congrats Roger, enjoy your retirement.  
— **Corey Neff**

Mr. Smith, I would like to thank you for your years of service with American Income Life. Congratulations on your retirement and I wish you the best! Enjoy!  
— **London Nelson**

Man, have we been through a lot together since you took over AIL. I will never forget the "discussions" we had about the SGAs that I was working with as the first director. I never understood how you thought it made sense for me to try and work with EIGHTEEN of them, but it certainly opened my eyes to not only the SGA position, but also gave me insight into your world as the President and the pressures and responsibilities that come with that title. I also know that you were stepping into the shoes of a living legend. That takes a special kind of courage. You readily accepted the challenge and never looked back.

One of the wisest decisions I ever witnessed you make was in humbling yourself and creating the Executive Advisory Council. The best leaders are those who understand that they don't have all of the answers and seek the advice of the talented people they have surrounded themselves with. I was honored to be a part of that first Council meeting and I truly believe that in that decision, you put the company on its current path of greatness. Congratulations on your retirement. You are departing on top, the company is dramatically better now than when you took it over, and you have left it in strong and capable hands. Don't know how a man can ask for much more than that on his way out the door! Enjoy the sunsets.  
— **Durhon Oldham & Brett Gryska**



Much appreciation for all your leadership and dedication to all of us. I have been honored to be part of your SGA body for the last 15 years. You will be missed. Wishing you success in the next new chapter of your life. If you are ever headed to Chicago, please reach out. We would love to have a visit with you. Thank you!  
— **Bob Olson**

I want to take this opportunity to express my gratitude to you for allowing me to be an SGA. Your advice still rings in my ears when you promoted me. You are a true inspiration to me. I wish you health and happiness in your retirement!  
— **Byron Paz**

Congrats on your second retirement — first as an SGA and now as CEO! You have been the granddaddy of the Company ever since I have been with it, and you have made an impact.  
— **Cisco Perez**

You have truly touched the lives of so many including myself. In the short amount of time I've had getting to know you, I can truly see the kind of man you are, and the man I aspire to become in life and for this company. All I can say is thank you, and I wish you happiness and love.  
— **Chad Potts**

Mr. Smith, it is an honor to have been chosen to be a SGA while you were our CEO. I have been with AIL for 10 wonderful years, and I have seen what we have accomplished under your great and wise leadership. As you embark in this new journey, you will always be remembered and admired by thousands of people whose lives you influenced for the better. I thank you very much for your legacy and support. May God bless you and your beautiful family always. Enjoy the fruits of your hard work and dedication for decades.  
— **Beto Quintero**

Thank you — enjoy!  
— **Robert Smith**

Congratulations, Roger, on your retirement. Words cannot express enough the gratitude I have for your leadership. At my first convention in 2002, you rolled out the goal to take AIL to \$75 million. Your vision & drive took us far beyond that. You have not only changed my life with the opportunity, but many others. The legacy you have built is a legacy that will forever be remembered. Enjoy your retirement!  
— **Kris Thieme**



Congratulations on your retirement! Thanks for all you have done & God bless!  
— **Danny Umbertone**

Congratulations on an amazing career that has spanned over four decades. In your time as the CEO of American Income Life, of which I have been part for well over half, I have seen this Company make dreams come true and change lives from the inside out. It is because of your commitment and dedication to Bernard's dream and your intrepid leadership style that we have been able to break records and help more agents and policyholders than ever. I'll be forever impacted for having gotten to see you lead and you've left your mark on this Company in a way that will allow your legacy to live on forever. I wish you many happy, healthy, and joy-filled years in your retirement, and I hope that I can do my part in keeping your dream for this Company alive. Thank you!  
— **Mike Vasu**

Thank you for your investment and belief in all of us. Your unselfish efforts have created so many blessed people at American Income Life. We are all thriving on the legacy you have given us, and our families will benefit for multiple generations. We appreciate you. Please find peace and enjoy your retirement. You deserve it. Now it is our turn to pass success along to the next generation.  
— **Dustin Venekamp**

You have the ability to make one statement last a lifetime! You've created an amazing impact and changed the lives of many who have never met you personally. That's the dream of legacy! I am honored and blessed to have been led by you. Congratulations and may God bless you in the next chapter of your life. Thank you for providing and growing such an incredible opportunity!  
— **Jamison Weatherspoon**

My sincere THANK YOU, Roger. Your leadership and vision will leave a permanent legacy with American Income Life. The definition of a great leader is not how great he or she is, but how great they make others! You are the definition of that leadership. You have created a lasting and indelible mark on AIL. Your leadership and vision will last forever in the leaders that you have created. We, as the SGA body, thank you and will forever be grateful to you.  
— **John Young**



**1**  
**AL ALKURDI**  
LOMBARD, IL



**2**  
**MILIJA PERKOVIC**  
TROY, MI



**3**  
**ROGHIE HASSAN LOO**  
TORONTO, ON



**4**  
**SUSAN BEDROSSIAN**  
WARWICK, RI



**5**  
**DAVID RUHARA**  
BURLINGTON, MA



**6**  
**MUHAMMED ASHRAF**  
FLUSHING, NY



**7**  
**JACQUELINE KABLUYEN**  
ROHNERT PARK, CA



**8**  
**JORDON GRAHAM**  
SCHAUMBURG, IL



**9**  
**ALESANDRA NICAJ**  
TROY, MI



**10**  
**MICHAEL VAN DELFT**  
HALIFAX, NS



**11**  
**CRYSTAL LARKINS**  
HEALDSBURG, CA



**12**  
**KATIE MASSART**  
COCHRANE, AB



**13**  
**NGAN PHAM**  
OAKVILLE, ON



**14**  
**BRYAN JUSKIW**  
COLUMBUS, OH



**15**  
**MOHAMAD RAYCHOUNI**  
TROY, MI



**16**  
**ALEKSANDER PRELA**  
TROY, MI



**17**  
**BLAKE TOMBLIN**  
WEXFORD, PA



**18**  
**MACK HANNA**  
TROY, MI



**19**  
**OLEG NOVITCHII**  
COLUMBUS, OH



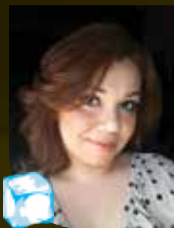
**20**  
**CLEOPATRA SOLA**  
WAILUKU, HI



**ICEBREAKERS**  
**ALECTRA KELLEY**  
ANCHORAGE, AK



**LARRY CARLSON**  
TROY, MI



**JUDITH NEVAREZ**  
PHOENIX, AZ

## NOVEMBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Al Alkurdi	\$83,589		81.5	David Wang	Bob Olson
2	Milija Perkovic	62,090	93		Darcy Schrieber	Zachary Hart
3	Roghie Hassan Loo	47,375		80.3	Roghie Hassan Loo	Josh Chalom
4	Susan Bedrossian	45,492		83.2	Begona Patino-Lopez	Cisco Perez
5	David Ruhara	42,123		84.6	Richard Gerrish	Laura Fisher
6	Muhammed Ashraf	37,186		85.9	Mahadai Kryshundayal	Theodore Pappas
7	Jacqueline Kabluyen	35,107		80.9	Mark Nielson	Altig-Orlovic
8	Jordon Graham	34,401		81.9	Robert Janev	Sabrina Lloyd
9	Alesandra Nicaj	33,467	95		Mark Dushaj	Zachary Hart
10	Michael van Delft	32,629		87.6	Scott Wheeler	Imran Satti
11	Crystal Larkins	31,954		84.8	Mark Nielson	Altig-Orlovic
12	Katie Massart	29,678		91.8	John M McGrath	Altig-Orlovic
13	Ngan Pham	29,322		85.4	Ikram Al-Shobaki	Byron Paz
14	Bryan Juskiw	28,791		77.5	Daniel Hartwig	Surace-Smith
15	Mohamad Raychouni	28,262	100		Mark Dushaj	Zachary Hart
16	Aleksander Prela	27,900	89		Mark Dushaj	Zachary Hart
17	Blake Tomblin	27,413		87.7	Tyler Worstell	Simon Arias
18	Mack Hanna	27,252	97		DeAnthony Hartman	Zachary Hart
19	Oleg Novitchii	27,097		82.2	Matthew Parks	Surace-Smith
20	Cleopatra Sola	24,488		87.6	Blake Higuchi	Altig-Orlovic
21	John Vacca	24,344		83.8	Thomas Vena	Simon Arias
22	Mike Reed	24,339		77.4	Christopher Hintz	Altig-Orlovic
23	Ryan Vance	23,758		93.3	Marc Salvaggi	Surace-Smith
24	Priscila Gonzalez	23,452		78.9	Mark Nielson	Altig-Orlovic
25	Alectra Kelley	23,436	95		Sara Rostamijalilian	Altig-Orlovic
26	Adem Abdula	23,282		84.0	Corey Helly	Giglione-Ackerman
27	Mike Sukhbaatar	23,034		92.1		Daniel Umbertone
28	Larry Carlson	22,847	100		Mark Dushaj	Zachary Hart
29	Daniel J Johnson	22,845		80.9	Mark Nielson	Altig-Orlovic
30	Cameron Ashcroft	22,742		80.2	Patrick Knouse	Slav Bitman
31	Gian Trinidad	21,162		81.6	Bobby Gujral	Altig-Orlovic
32	Alvin Ali	21,117		77.2	Doreen Ryan-Foti	Don Foti
33	Joseph Sarasin	20,709		81.4	George Kamel	Surace-Smith
34	Judith Nevarez	20,342	96		Carlos Arballo	Dustin Venekamp
35	Brian Cabral	20,141		85.3	Sara Vaz	Altig-Orlovic
36	Aryeh Freedman	19,373		79.9	Reynolds Akuamo	Theodore Pappas
37	Trenton Miller	19,076	85		Mark Nielson	Altig-Orlovic
38	Kashala Guiden	18,754		82.5	Zach Otto	Sabrina Lloyd
39	Tyler Schroeder	18,748	100		Jason Green	Hart-McCallum
40	Joey Kennedy	18,560		82.5	AshLynn Orng	Altig-Orlovic
41	Abraham Mogilevsky	18,334		81.4	Bobby Szwaja	Theodore Pappas
42	Elhanan Sing	18,269	91		Scott Wheeler	Imran Satti
43	Veronica Bradford	18,215	100		Iris Saavedra-Garcia	Don Foti
44	Ian Pickett	18,191		85.5	Shai Mate	Altig-Orlovic
45	Ruben Soberanes	18,113		83.1	Doreen Ryan-Foti	Don Foti
46	Tisha Joyner	18,030	97		Patrick Knouse	Slav Bitman
47	Luis Miranda	17,911		74.9	Beau Locker	Matt Henderson
48	Erikka Michaels	17,715		72.4	Joshua Olin	Altig-Orlovic
49	Scott Florin	17,678		89.5	Darcy Schrieber	Zachary Hart
50	Joseph Schleicher	17,593		89.9	Britton Costa	Simon Arias

ALL TIME RECORD: \$173,887 Net ALP

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Al Alkurdi	\$838,027		81.5	David Wang	Bob Olson
*2	Michael van Delft	444,061		87.6	Scott Wheeler	Imran Satti
*3	Roghie Hassan Loo	374,480		80.3	Roghie Hassan Loo	Josh Chalom
*4	Katie Massart	353,481		91.8	John M McGrath	Altig-Orlovic
*5	Mike Sukhbaatar	316,188		92.1		Daniel Umbertone
*6	Bryan Juskiw	312,498		77.5	Daniel Hartwig	Surace-Smith
*7	Oleg Novitchii	312,333		82.2	Matthew Parks	Surace-Smith
*8	Jacqueline Kabluyen	271,747		80.9	Mark Nielson	Altig-Orlovic
*9	Brooklyn Mims	269,675		73.4		Moswen Taylor
*10	Crystal Larkins	268,408		84.8	Jacqueline Kabluyen	Altig-Orlovic
11	Jordon Graham	262,714		81.9	Zach Otto	Sabrina Lloyd
12	Joshua Dishong	259,766		89.7	Joshua Dishong	Surace-Smith
13	Ryan Vance	258,871		93.3	Marc Salvaggi	Surace-Smith
14	Kevin Ishikane	250,563		76.4	Blake Higuchi	Altig-Orlovic
15	Joey Kennedy	250,236		82.5	AshLynn Orng	Altig-Orlovic
16	Priscila Gonzalez	241,143		78.9	Mark Nielson	Altig-Orlovic
17	Brian Cabral	237,695		85.3	Sara Vaz	Altig-Orlovic
18	David Ruhara	237,344		84.6	Richmond Gerrish	Laura Fisher
19	Muhammed Ashraf	236,796		85.9	Mahadai Kryshundayal	Theodore Pappas
20	Johnathon Bogoslawski	236,595		78.8	Sara Vaz	Altig-Orlovic
21	Max Quasem	222,942		88.3		Cohen-Cohen
22	Diana Al Ali	222,795		79.0	Yussuf El-Zein	Altig-Orlovic
23	Kenan Hyseni	216,111		78.7	Sara Vaz	Altig-Orlovic
24	Richard Carter	213,927		94.7	Nicholas Lorence	Altig-Orlovic
25	Cory Cannataro	209,596		83.7	Dominic Telymonde	Giglione-Ackerman
26	Meardey Kim	205,570		81.6	Yussuf El-Zein	Altig-Orlovic
27	Susan Bedrossian	200,435		83.2	Begona Patino-Lopez	Cisco Perez
28	Alvin Ali	199,870		77.2	Doreen Ryan-Foti	Don Foti
29	Matthew Zang	198,241		86.3	Ryan Stenglein	Altig-Orlovic
30	Benjamin Ainscough	195,556		86.5	Troy Plummer	Altig-Orlovic
31	Lily Sakai	195,439		88.7		Cohen-Cohen
32	Joseph Sarasin	192,530		81.4	George Kamel	Surace-Smith
33	Kevin Gillum	188,201		91.3	Marc Salvaggi	Surace-Smith
34	Daniel Prinzo	187,354		88.8	Marc Salvaggi	Surace-Smith
35	Tina Nelson	182,483		94.9	Tina Nelson	Johnson-Nelson
36	Ross Ewen	179,668		84.6		Kevin Holtz
37	Tina Janti	179,151		88.3	Mark Nielson	Altig-Orlovic
38	Mark Lomonaco	176,902		81.2	Richard Mansfield	Altig-Orlovic
39	Alan Sedaghat	172,617		88.3	Bobby Gujral	Altig-Orlovic
40	Brock Lampe	171,625		89.4	Dustin Dunbar	Dustin Venekamp
41	Michael Botond	171,264		81.8	Alex Kae	Altig-Orlovic
42	Mike Reed	170,838		77.4	Christopher Hintz	Altig-Orlovic
43	Gian Trinidad	170,384		81.6	Harjeet Rana	Altig-Orlovic
44	Joachim Jean	170,068		81.2	Ryan Hall	Laura Fisher
45	Alex Gonzales	167,793		82.3	Edward Nguyen	Mathew Hart
46	Yadollah Pourjalali	166,853		85.2		Cohen-Cohen
47	Candace Dillon	163,697		83.7	Melinda-Rae Lyse	Altig-Orlovic
48	Igor Melcharek	163,529		90.1	Josh Olin	Altig-Orlovic
49	Ricardo Benson	161,464		82.7	Marc Salvaggi	Surace-Smith
50	Jason Isanberg	161,271		75.1	Andy Dorf	Theodore Pappas

ALL TIME RECORD: \$779,641 Net ALP — AL ALKURDI

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

# SUPERVISING AGENTS



**1** DARIO MESSINA  
TROY, MI

**2** JOSEPH GOJCAJ  
TROY, MI

**3** MARK DARLING  
WEXFORD, PA

**4** JOSHUA LOWMAN  
WEXFORD, PA

**5** TAULANT BANE  
CLEVELAND, OH

**6** PATRICIA CONTRERAS  
MIAMI, FL

**7** AARON PATT  
TROY, MI

**8** BARNEY BROWNER  
EARTH CITY, MO

**9** GJON LJULJDURAJ  
TROY, MI

**10** JONATHAN DAAL  
AUCKLAND, NZ

## NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Dario Messina	\$84,754	\$80,239		80.2	Mark Dushaj Zachary Hart
2	Joseph Gojcaj	76,195	76,195	87		Mark Dushaj Zachary Hart
3	Mark Darling	45,002	42,561		79.2	Britton Costa Simon Arias
4	Joshua Lowman	32,253	36,621		73.3	Alix Albright Simon Arias
5	Taulant Bane	28,012	29,109		83.8	Matthew Parks Surace-Smith
6	Patricia Contreras	27,683	31,863	89		Walter Icaza Beto Quintero
7	Aaron Patt	27,093	28,007		79.5	Lamar Livingston Zach Hart
8	Barney Browner	26,665	34,258		80.0	Jason Green Hart-McCallum
9	Gjon Ljuljduraj	25,462	24,178	80		Mark Dushaj Zachary Hart
10	Jonathan Daal	24,881	37,909		77.3	Anita Ferris Steve Friedlander
11	Elvis Tinaj	24,594	32,301	93		Darcy Schrieber Zachary Hart
12	Michael van Delft	24,000	56,629		87.6	Scott Wheeler Imran Satti
13	James Sherwood	23,235	29,163		75.6	Daniel Hartwig Surace-Smith
14	Sierra Healy	23,234	24,057		83.2	Dorian Oldham Matt Henderson
15	Karen Salek-Cuzmar	21,986	37,198		73.2	Beau Locker Michael Vasu
16	Clayton Slaughter	21,953	30,947		75.1	Andrew Batten Surace-Smith
17	Zachery Kertulis	20,896	24,578		85.2	Marc Salvaggi Surace-Smith
18	Jacob Kieffer	20,779	24,148	96		Sokol Fazliu Simon Arias
19	Colton Gould	20,507	20,507	94		Alex Smith Altig-Orlovic
20	Narcis Buncianu	20,405	20,405		91.0	Mark Dushaj Zachary Hart

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Joshua Lowman	\$260,002	\$291,871		73.3	Alix Albright Simon Arias
*2	Joseph Gojcaj	257,466	266,780	87		Mark Dushaj Zachary Hart
*3	Brooke Bogs	253,398	277,931		74.8	Michael Laramie Michael Vasu
*4	Dario Messina	251,313	314,447		80.2	Mark Dushaj Zachary Hart
*5	Clayton Slaughter	244,977	272,702		75.1	Andrew Batten Michael Vasu
6	Antoinette Williams	237,313	249,493		73.4	Ernest Powell Michael Vasu
7	Shane Valentine	214,116	229,223	85		Matthew Diulus Simon Arias
8	Ronald McCormick	210,071	239,061		75.2	Joshua Crisp Zachary Hart
9	Justin Allain	206,653	314,023		84.0	Jesse Benwell Imran Satti
10	James Sherwood	163,823	400,523		75.6	Daniel Hartwig Surace-Smith
11	Aaron Patt	160,708	194,144		79.5	Lamar Livingston Zach Hart
12	Kenan Hyseni	157,806	333,546		80.2	Sara Vaz Altig-Orlovic
13	Christopher Visnesky	156,233	205,165		74.4	Aaron Parks Simon Arias
14	Daniel LaFontaine	143,236	182,433		72.3	Melinda-Rae Lyse Altig-Orlovic
15	Mark Darling	141,236	169,045		79.2	Britton Costa Simon Arias
16	Ryan Vance	138,684	442,215		90.1	Marc Salvaggi Surace-Smith
17	Mathieu Cook	132,118	132,118		72.2	Christopher Bentley Altig-Orlovic
18	Derek Woo	124,071	128,183		75.8	Bobby Gujral Altig-Orlovic
19	Bryan Hip-Kam	122,606	148,171		83.3	Aaron Chen Altig-Orlovic
20	Cristian Alaimo	119,953	130,651	90		Zach Otto Sabrina Lloyd

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCIA GRUDZINSKA | \$659,568 Net ALP — GEORGE KAMEL

# GENERAL AGENTS



**1** JEFFREY HUDSON  
TROY, MI

**2** ADAM CHESNEY  
TROY, MI

**3** TINA JANTI  
SAN JOSE, CA

**4** LANDON SCHLAG  
AURORA, CO

**5** ARIANA JONES  
WEXFORD, PA

**6** JOSEPH MCCALLISTER  
WEXFORD, PA

**7** RENEE CUNNINGHAM  
EARTH CITY, MO

**8** EDWIN DELGADO  
TROY, MI

**9** LUAAO LEOTA  
AUCKLAND, NZ

**10** ADAM KIDIKAS  
AUSTIN, TX

## NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Jeffrey Hudson	\$220,992	\$215,751		80.8	Mark Dushaj Zachary Hart
2	Adam Chesney	122,260	128,684		82.9	Darcy Schrieber Zachary Hart
3	Tina Janti	68,022	164,221		100.0	Mark Neilson Altig-Orlovic
4	Landon Schlag	55,508	80,899	89		Matthew Turnquist Richard Correa
5	Ariana Jones	49,953	59,783		82.0	Jason Bratin Simon Arias
6	Joseph McCallister	44,818	41,698		75.6	Britton Costa Simon Arias
7	Renee Cunningham	43,059	66,693	94		Jason Green Hart-McCallum
8	Edwin Delgado	42,416	49,834	96		Lamar Livingston Zach Hart
9	Luao Leota	37,664	49,942		80.6	Anita Ferris Steve Friedlander
10	Adam Kidikas	37,144	50,361		75.6	Joshua West Michael Vasu
11	Robert Adrahtas	36,272	41,011		79.0	Duane Shaw Sabrina Lloyd
12	Oleg Novitchii	34,350	63,001		83.7	Matthew Parks Surace-Smith
13	Steven Rios	32,474	47,883		72.9	Marian Sertler Sabrina Lloyd
14	Matthew Simon	32,357	38,561		74.5	Peter Kwiatkowski Chris Hernandez
15	Lindsey Dettwiller	32,179	38,340		84.6	Dustin Dunlap Surace-Smith
16	Sherly Philippe	31,462	50,651		72.1	Kerlens LaRose Matt Henderson
17	Sylvain Kalombo	30,840	84,951		84.4	Elyse Bryan Souley Bah
18	Alipate Makau	30,389	58,542		89.7	Paul Kelly Steve Friedlander
19	Derek Foore	29,905	66,706		85.3	Marc Salvaggi Surace-Smith
20	Nacole Newbold	29,652	75,824		85.9	Scott Wheeler Imran Satti

ALL TIME RECORDS: \$393,567 1st 6 Mo Agt — MEGAN JOHNSON | \$437,263 Net ALP — MEGAN JOHNSON

## YTD

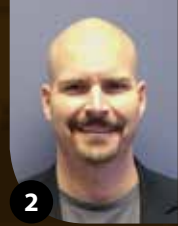
Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Megan Johnson	\$2,035,593	\$2,259,927		72.5	Michael Vasu
*2	Jeffrey Hudson	988,007	1,012,720		80.8	Mark Dushaj Zachary Hart
*3	Adam Chesney	686,094	787,960		82.9	Darcy Schrieber Zachary Hart
*4	Brent Bowling	640,633	1,925,185		83.5	Marc Salvaggi Surace-Smith
*5	Eric Thompson	520,778	1,103,967		82.7	Matthew Parks Surace-Smith
6	Andrew Hynan	443,281	803,727		80.6	Ryan Stenglein Altig-Orlovic
7	Derek Foore	407,150	1,105,558		85.3	Marc Salvaggi Surace-Smith
8	Adam Kidikas	400,603	564,206		75.6	Joshua West Michael Vasu
9	Robert Adrahtas	380,771	400,386		79.0	Duane Shaw Sabrina Lloyd
10	Joseph McCallister	376,994	474,656		75.6	Britton Costa Simon Arias
11	Tina Janti	356,591	803,690		100.0	Mark Neilson Altig-Orlovic
12	Landon Schlag	350,898	466,699	89		Matthew Turnquist Richard Correa
13	Eric Snyder	350,146	405,631		83.1	Matthew Diulus Simon Arias
14	Dean Gushi	338,861	533,969		78.9	Dan Ikei Altig-Orlovic
15	Carlo Buhay	335,903	1,152,310		80.4	Sara Vaz Altig-Orlovic
16	Danielle Morales	329,706	451,204		79.7	David Hausman Giglione-Ackerman
17	Oleg Novitchii	320,045	806,021		83.7	Matthew Parks Surace-Smith
18	Joseph Kanaan	317,916	692,984		77.4	Robert Kanaan Imran Satti
19	Deonte Jones	314,934	585,992		75.0	Darcy Schrieber Zachary Hart
20	Azar Afnan	306,580	579,775		73.4	Rodney Ward Zachary Hart

ALL TIME RECORDS: \$1,565,713 1st 6 Mo Agt — MEGAN JOHNSON | \$1,751,795 Net ALP — BRENT BOWLING

# MASTERGENERALAGENTS



**1**  
MARK DUSHAJ  
TROY, MI



**2**  
DARCY SCHRIEBER  
TROY, MI



**3**  
MARC SALVAGGI  
CLEVELAND, OH



**4**  
JASON GREEN  
EARTH CITY, MO



**5**  
MATTHEW TURNQUIST  
AURORA, CO



**6**  
MARK NEILSON  
MILPITAS, CA



**7**  
REYNOLDS AKUAMO  
FLUSHING, NY



**8**  
JAKE YAGJIAN  
WILMINGTON, MA



**9**  
ANITA FERRIS  
AUCKLAND, NZ



**10**  
PATRICK KNOUSE  
RALEIGH, NC

## NOVEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Mark Dushaj	\$217,730	\$209,630		79.3	Zachary Hart
2	Darcy Schrieber	169,724	204,130		76.4	Zachary Hart
3	Marc Salvaggi	82,757	167,159		84.8	Surace-Smith
4	Jason Green	75,058	117,550		78.0	Hart-McCallum
5	Matthew Turnquist	69,326	115,557		73.7	Richard Correa
6	Mark Neilson	68,254	161,434		79.2	Altig-Orlovic
7	Reynolds Akuamo	64,496	100,070		72.0	Theodore Pappas
8	Jake Yagjian	62,556	93,922		76.6	Albert Serur
9	Anita Ferris	61,486	83,336		78.2	Steve Friedlander
10	Patrick Knouse	54,537	90,371		72.6	Slav Bitman
11	Robert Kanaan	52,072	106,615		78.1	Imran Satti
12	Brian Schreiter	51,455	82,291		74.5	Joseph Diecedue
13	Jason Bratin	49,953	62,372		84.3	Simon Arias
14	Sean Velasquez	47,337	145,474		75.8	Cohen-Cohen
15	David Carpenter	46,634	70,491	87		Dustin Venekamp
16	Britton Costa	45,618	71,943		75.0	Simon Arias
17	Matthew Parks	44,448	147,022		83.2	Surace-Smith
18	Duane Shaw	44,186	48,925		77.2	Sabrina Lloyd
19	Joshua Dishong	44,129	141,504		83.4	Surace-Smith
20	DeAnthony Hartman	44,020	43,352		72.4	Zachary Hart

ALL TIME RECORDS: \$393,922 1st 6 Mo Agt | \$611,151 Net ALP

## YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Marc Salvaggi	\$1,222,786	\$3,512,939		84.8	Surace-Smith
*2	Mark Dushaj	1,111,571	1,316,054		79.3	Zachary Hart
*3	Matthew Parks	995,172	2,197,073		83.2	Surace-Smith
*4	Mark Neilson	815,584	1,648,547		79.2	Altig-Orlovic
*5	Daniel Hartwig	791,138	2,783,758		80.6	Surace-Smith
6	Darcy Schrieber	742,400	1,183,691		76.4	Zachary Hart
7	Andrew Wagner	694,429	1,178,870		74.6	Oldham-Gryska
8	Joshua Krueger	651,261	951,854		79.6	Richard Correa
9	Zach Otto	566,699	1,488,889		77.0	Sabrina Lloyd
10	Tyler Worstell	556,217	974,675		75.4	Simon Arias
11	Matthew Turnquist	551,044	894,223		73.7	Richard Correa
12	Elias Boles	532,337	912,098		76.6	Oldham-Gryska
13	Patrycja Grudzinska	521,784	691,607		79.6	Sabrina Lloyd
14	Brian Zuzick	521,427	1,059,597		78.2	Laura Fisher
15	Ryan Stenglein	518,974	1,530,240		81.2	Altig-Orlovic
16	Britton Costa	509,939	734,204		75.0	Simon Arias
17	Joshua Crisp	499,059	695,878		73.5	Zachary Hart
18	Ryan Wilson	498,256	1,322,617		78.9	Philip Prata
19	Matthew Diulus	479,171	742,592		75.0	Simon Arias
20	Steven King	478,908	1,010,976		72.0	Zachary Hart

ALL TIME RECORDS: \$2,554,545 1st 6 Mo Agt — MARIAN SERTLER | \$3,470,564 Net ALP — PATRICK BENDURE

# REGIONALGENERALAGENTS



**1**  
RYAN FICKERT  
TROY, MI



**2**  
MATTHEW DIULUS  
WEXFORD, PA



**3**  
DARCY SCHRIEBER  
TROY, MI



**4**  
MATTHEW TURNQUIST  
AURORA, CO



**5**  
MATTHEW PARKS  
CLEVELAND, OH

## NOVEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Ryan Fickert	\$507,049	\$635,200		74.6	Zachary Hart
2	Matthew Diulus	195,387	327,305		72.9	Simon Arias
3	Darcy Schrieber	189,311	231,670		75.7	Zachary Hart
4	Matthew Turnquist	178,404	350,038		76.8	Richard Correa
5	Matthew Parks	171,424	485,230		84.2	Surace-Smith
6	Patrick Bendure	131,595	360,454		82.1	Surace-Smith
7	Thomas Vena	117,777	262,419		76.0	Simon Arias
8	Corey Helly	108,100	278,191		73.4	Giglione-Ackerman
9	Robert Janev	106,887	228,639		72.1	Sabrina Lloyd
10	Robert Kanaan	100,666	232,279		80.8	Imran Satti

ALL TIME RECORDS: \$669,441 1st 6 Mo Agt — ROBERT JANEV | \$1,054,102 Net ALP — MATTHEW PARKS

## YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Ryan Fickert	\$4,083,101	\$6,133,525		74.6	Zachary Hart
*2	Michael Laramie	3,181,658	4,505,935		72.1	Michael Vasu
3	Matthew Parks	2,990,162	8,029,742		84.2	Surace-Smith
4	Matthew Diulus	2,288,669	3,719,516		72.9	Simon Arias
5	Matthew Turnquist	2,155,279	3,521,320		76.8	Richard Correa
6	Corey Helly	1,920,142	3,236,269		73.4	Giglione-Ackerman
7	Robert Janev	1,895,776	3,289,447		72.1	Sabrina Lloyd
8	Patrick Bendure	1,885,761	5,544,060		82.1	Surace-Smith
9	Marc Salvaggi	1,489,281	4,155,463		84.0	Surace-Smith
10	Thomas Vena	1,389,271	3,059,579		76.0	Simon Arias

ALL TIME RECORDS: \$5,230,627 1st 6 Mo Agt | \$7,822,932 Net ALP



ZACHARY HART



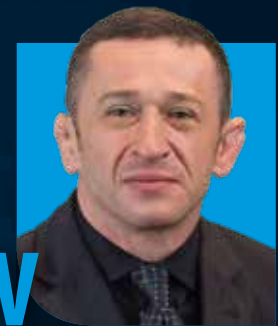
COHEN-COEN



DUSTIN VENEKAMP



JAMISON WEATHERSPOON



SLAV BITMAN



HART-MCCALLUM



BYRON PAZ



SOULEY BAH



NICK MOORE

## TOPPERFORMANCEFACTOR



NICK MOORE  
Category X  
281.3% Performance Factor



SOULEY BAH  
Category IX  
199.6% Performance Factor



HART-MCCALLUM  
Category VI  
167% Performance Factor

Top three every month by performance factor.

## NOVEMBER

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
<b>I Zachary Hart</b>	98.5	\$579,322	\$435,000	133.2	\$217,637	\$341,000	63.8	\$796,959	6.0		74.9
Giglione-Ackerman	90.4	249,144	474,000	52.6	394,980	308,000	128.2	644,124	10.4		74.6
<b>II Cohen-Cohen</b>	104.7	\$187,791	\$169,000	111.1	\$345,891	\$352,000	98.3	\$533,681	21.4		79.3
Richard Correa	92.2	215,527	303,000	71.1	200,380	177,000	113.2	415,907	-10.4		76.4
<b>III Dustin Venekamp</b>	142.9	\$159,998	\$135,000	118.5	\$209,116	\$125,000	167.3	\$369,114	33.7		75.8
Matt Henderson	108.2	163,391	200,000	81.7	171,022	127,000	134.7	334,413	9.4		72.6
<b>IV Jamison Weatherspoon</b>	106.1	\$101,635	\$123,000	82.6	\$120,587	\$93,000	129.7	\$222,223	-2.1		76.1
<b>V Slav Bitman</b>	122.7	\$102,822	\$95,000	108.2	\$135,890	\$99,000	137.3	\$238,712	34.6		74.1
Albert Serur	117.9	92,494	73,000	126.7	93,744	86,000	109.0	186,239	-12.2		77.3
<b>VI Hart-McCallum</b>	167.0	\$186,290	\$113,000	164.9	\$175,931	\$104,000	169.2	\$362,221	146.7	91	
<b>VII Byron Paz</b>	134.1	\$32,776	\$49,000	66.9	\$94,590	\$47,000	201.3	\$127,367	9.5		74.0
Dorian Oldham	101.0	58,228	61,000	95.5	70,317	66,000	106.5	128,545	24.4		76.5
<b>IX Souley Bah</b>	199.6	\$43,216	\$32,000	135.0	\$63,376	\$24,000	264.1	\$106,592	134.3	89	
<b>X Nick Moore</b>	281.3	\$36,536	\$8,500	429.8	\$22,581	\$17,000	132.8	\$59,117	1,386.5	93	
Ryan Bisanz	152.1	43,276	32,000	135.2	37,180	22,000	169.0	80,456	403.1		77.8
Steve Svendsen	124.3	28,368	13,000	218.2	6,685	22,000	30.4	35,053	N/A		88
Gabe Feldmann	103.9	32,797	32,000	102.5	23,153	22,000	105.2	55,951	819.7		75.9

## YTD

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
<b>I Surace-Smith</b>	113.5	\$5,364,112	\$5,060,000	106.0	\$10,363,375	\$8,569,000	120.9	\$15,727,487	32.9		83.5
Zachary Hart	94.1	5,079,501	4,785,000	106.2	3,077,717	3,751,000	82.1	8,157,218	15.1		74.9
Altig-Orlovic	93.7	13,129,197	13,965,000	94.0	23,458,380	25,142,000	93.3	36,587,577	13.0		78.2
Simon Arias	90.8	5,794,273	6,721,000	86.2	5,981,662	6,270,000	95.4	11,775,936	2.2		77.4
<b>II Michael Vasu</b>	97.6	\$4,166,336	\$3,399,000	122.6	\$2,188,553	\$3,014,000	72.6	\$6,354,889	16.0		72.5
Richard Correa	93.9	3,014,651	3,333,000	90.4	1,896,264	1,947,000	97.4	4,910,915	8.0		76.4
Cohen-Cohen	93.5	1,590,060	1,859,000	85.5	3,925,459	3,872,000	101.4	5,515,518	12.2		79.3
<b>III Dustin Venekamp</b>	155.4	\$1,902,336	\$1,485,000	128.1	\$2,511,933	\$1,375,000	182.7	\$4,414,270	88.2		75.8
Matt Henderson	105.0	1,802,857	2,200,000	81.9	1,789,676	1,397,000	128.1	3,592,534	17.6		72.6
<b>IV Cindy Furer</b>	93.2	\$652,162	\$671,000	97.2	\$1,345,517	\$1,507,000	89.3	\$1,997,680	10.5		76.2
Mathew Hart	91.1	999,862	1,485,000	67.3	1,389,217	1,210,000	114.8	2,389,079	5.7		77.7
Jamison Weatherspoon	90.9	979,441	1,353,000	72.4	1,119,384	1,023,000	109.4	2,098,824	1.9		76.1
<b>V Albert Serur</b>	101.3	\$809,910	\$803,000	100.9	\$961,553	\$946,000	101.6	\$1,771,463	19.6		77.3
<b>VI Hart-McCallum</b>	130.3	\$513,309	\$421,000	121.9	\$604,787	\$436,000	138.7	\$1,118,097	27.1	91	
Jeremy Welch	92.3	666,776	1,089,000	61.2	393,874	319,000	123.5	1,060,650	-3.2		75.1
<b>VII Byron Paz</b>	132.2	\$695,893	\$539,000	129.1	\$699,076	\$517,000	135.2	\$1,394,969	64.2		74.0
Allan Jennings	103.0	565,380	704,000	80.3	774,518	616,000	125.7	1,339,898	27.1		79.6
Moswen Taylor	92.1	465,983	726,000	64.2	633,620	528,000	120.0	1,099,603	3.6		74.3
Travis Moody	91.8	456,940	517,000	88.4	805,858	847,000	95.1	1,262,799	13.3		80.6
<b>VIII Erin Allen</b>	104.8	\$419,261	\$759,000	55.2	\$305,657	\$198,000	154.4	\$724,918	-4.5		72.6
Johnson-Nelson	103.6	247,128	204,000	121.1	299,746	348,000	86.1	546,874	-5.3	92	
Greg Graham	102.2	278,655	329,000	84.7	318,185	266,000	119.6	596,840	19.6		83
<b>IX Souley Bah</b>	157.6	\$326,489	\$224,000	145.8	\$311,685	\$184,000	169.4	\$638,174	262.4	89	
<b>X Nick Moore</b>	268.7	\$63,533	\$17,000	373.7	\$55,623	\$34,000	163.6	\$119,156	661.7	93	
Ryan Bisanz	110.5	429,145	352,000	121.9	239,660	242,000	99.0	668,805	144.2		77.8

† Performance factor = (% F6 Mo Obj + % P6 Mo Obj) ÷ 2

Spotlight recognizes State General Agents in Categories I-X and Start-Up with minimum 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-X and Start-Up will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.



### CATEGORY I



**1**  
MALKA ARONY  
CAVE CREEK, AZ



**2**  
JESSICA TREYBICK  
POUGHKEEPSIE, NY



**1**  
GEORGE FARENTHOLD  
WASHINGTON, DC



**2**  
DAVID SCALISI  
MANLIUS, NY



**1**  
KRISSA HENSLEY  
TOLEDO, OH



**2**  
TIMOTHY LEARY  
BUFFALO, NY

### CATEGORY II

### CATEGORY III

### CATEGORY IV



**1**  
SUE AKERS  
COUNCIL BLUFFS, IA



**2**  
LACY MARTIN  
HUNTSVILLE, TX



**1**  
RANDY STOCKLEY  
TWILLINGATE, NL



**2**  
MICHAEL COOPER  
DES MOINES, IA



**1**  
STEPHANIE BAUMANN  
SPOKANE, WA



**2**  
DEE HETTINGER  
WICHITA, KS

### CATEGORY V

### CATEGORY VI

### CATEGORY VII



**1**  
DIANNA LUEKE  
BUFORD, GA



**2**  
ELIF ATICI  
RICHMOND HILL, ON



**1**  
KATY HOGGE  
CENTERVILLE, UT



**2**  
LISA QUEENER  
SUMMERSVILLE, WV

### CATEGORY VIII

## TOP MANAGERS

### CATEGORY I



**1**  
BRIAN RYAN  
MORTON, PA

### CATEGORY II



**1**  
CARMELLA SWANSON  
SANTA MARGARITA, CA

### CATEGORY III



**1**  
JT TASKER  
N CHILI, NY

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

## INDIVIDUAL REPS: NOVEMBER

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Malka Arony	5,294	2,792	189.6
	2	Jessica Treybick	2,623	1,644	159.5
	3	David Blaisdell	2,531	2,146	117.9
II	1	George Farenthold	2,572	1,138	226.0
	2	David Scalisi	2,250	1,135	198.2
	3	Lori Vaughn	2,297	1,170	196.3
III	1	Krissa Hensley	1,544	973	158.7
	2	Timothy Leary	1,423	1,039	137.0
	3	Donna LaMontagna	1,386	1,022	135.6
IV	1	Sue Akers	2,239	882	253.9
	2	Lacy Martin	1,702	876	194.3
	3	Tony Anderson	1,323	940	140.7
V	1	Randy Stockley	1,934	782	247.3
	2	Michael Cooper	1,378	780	176.7
	3	Steve Sanchez	993	833	119.2
VI	1	Stephanie Baumann	2,067	669	309.0
	2	Dee Hettinger	1,481	714	207.4
	3	Carl Zablony	1,177	675	174.4
VII	1	Dianna Lueke	1,306	551	237.0
	2	Elif Atici	1,272	545	233.4
	3	Ralph Beard	938	516	181.8
VIII	1	Katy Hogge	1,277	479	266.6
	2	Lisa Queener	297	124	239.5
	3	Kevin McKeen	882	461	191.4
Rookie	1	Stephanie Baumann	2,067	669	309.0
IceBreaker	1	Lisa Queener	297	124	239.5

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Malka Arony	38,953	30,712	126.8
	2	Brenda Di Somma	24,276	19,966	121.6
	3	Robin Andrade	23,606	24,663	95.7
II	*1	David Scalisi	22,054	12,484	176.7
	2	Lori Vaughn	20,711	12,872	160.9
	3	George Farenthold	16,111	12,515	128.7
III	*1	Tim O'Connor	16,278	12,080	134.8
	2	Leo VanDenBussche	13,201	10,858	121.6
	3	Gary Rothman	11,049	10,922	101.2
IV	*1	Lisa Bennett	12,555	9,733	129.0
	2	Sue Akers	12,307	9,704	126.8
	3	Lacy Martin	11,388	9,634	118.2
V	*1	Michael Cooper	12,550	8,582	146.2
	2	Lou Nell Busby	11,347	8,471	134.0
	3	Stephen Matous	10,932	9,208	118.7
VI	*1	Dee Hettinger	9,801	7,856	124.8
	2	Lisa West	9,258	7,424	124.7
	3	Carl Zablony	8,856	7,425	119.3
VII	*1	Sarah Thomson-Dufrechou	8,445	6,865	123.0
	2	Ralph Beard	5,912	5,674	104.2
	3	Dianna Lueke	5,952	6,061	98.2
VIII	*1	Rebecca Klebsch	10,872	5,346	203.4
	2	Katy Hogge	8,622	5,268	163.7
	3	Kevin McKeen	7,806	5,073	153.9

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: NOVEMBER

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Brian Ryan	7,827	7,576	103.3
	2	Cindy Cleary	5,830	5,841	99.8
II	1	Carmella Swanson	8,850	5,713	154.9
	2	John Kelihier	6,332	5,228	121.1
III	1	JT Tasker	4,722	4,121	114.6
	2	Billy Sauers	4,062	4,005	101.4

## MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	Cindy Cleary	76,007	64,252	118.3
	2	Beth Farm	64,623	70,211	92.0
II	*1	Christa Davis	55,119	51,832	106.3
	2	Carmella Swanson	62,709	62,842	99.8
III	*1	JT Tasker	54,582	45,335	120.4
	2	Amanda Mlinaz	30,410	31,442	96.7






## MOST CARDS GENERATED: YTD

- 1**  
MALKA ARONY  
38,953
- 2**  
BRENDA DI SOMMA  
24,276
- 3**  
ROBIN ANDRADE  
23,606



**1**  
MALKA ARONY  
CAVE CREEK, AZ






# WORLD'S GREATEST BONUS

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>\$16,124</b> Al Alkurd Bob Olson	<b>\$10,825</b> Katie Massart Altig-Orlovic	<b>\$10,057</b> Milija Perkovic Zachary Hart	<b>\$9,030</b> David Ruhara Laura Fisher	<b>\$8,545</b> Jacqueline Kabluyon Altig-Orlovic

## NOVEMBER BONUS LEADERS | PAYOUT: \$2,092,849 | QUALIFIERS: 3,390

<p><b>\$ 16,124</b> Al Alkurd</p> <p><b>10,825</b> Katie Massart</p> <p><b>10,057</b> Milija Perkovic</p> <p><b>9,030</b> David Ruhara</p> <p><b>8,545</b> Jacqueline Kabluyon</p> <p><b>7,878</b> Muhammed Ashraf</p> <p><b>7,422</b> Roghie Hassan Loo</p> <p><b>7,092</b> Ryan Vance</p> <p><b>6,806</b> Crystal Larkins</p> <p><b>6,591</b> Diana Al Ali</p> <p><b>6,421</b> Jordon Graham</p> <p><b>6,235</b> Priscila Gonzalez</p> <p><b>5,941</b> Michael van Delft</p> <p><b>5,592</b> Alesandra Nicaj</p> <p><b>5,295</b> Blake Tomblin</p> <p><b>5,272</b> Chad Panzer</p> <p><b>5,083</b> Ngan Pham</p> <p><b>4,933</b> Kevin Gillum</p> <p><b>4,795</b> Alan Sedaghat</p> <p><b>4,777</b> John Vacca</p> <p><b>4,768</b> Brian Cabral</p> <p><b>4,632</b> Aleksander Prela</p> <p><b>4,533</b> Mike Sukhbaatar</p> <p><b>4,482</b> Gian Trinidad</p> <p><b>4,443</b> Adem Abdula</p> <p><b>4,417</b> Mack Hanna</p> <p><b>4,409</b> Ian Pickett</p> <p><b>4,387</b> Tania Salas Hurtado</p> <p><b>4,297</b> Abraham Mogilevsky</p> <p><b>4,295</b> Hany Mikhail</p> <p><b>4,239</b> Mohamad Raychouni</p> <p><b>4,174</b> Brooklyn Mims</p> <p><b>4,091</b> Candace Dillon</p> <p><b>4,064</b> Derek Woo</p> <p><b>4,062</b> Cameron Ashcroft</p> <p><b>4,027</b> Alex Gonzales</p> <p><b>3,975</b> Lily Sakai</p> <p><b>3,849</b> Ryan Misner</p> <p><b>3,836</b> Mike Reed</p> <p><b>3,806</b> Daniel Souza</p> <p><b>3,755</b> Ji Young Kim</p> <p><b>3,738</b> Carl Isidore</p> <p><b>3,726</b> Taylora Nathaniel</p> <p><b>3,688</b> Matthew Zang</p> <p><b>3,658</b> Trenton Miller</p> <p><b>3,637</b> Larry Carlson</p>	<p><b>\$ 3,555</b> Daniel J Johnson</p> <p><b>3,540</b> Richard Carter</p> <p><b>3,531</b> Max Quasem</p> <p><b>3,493</b> Alectra Kelley</p> <p><b>3,449</b> Jason Isanberg</p> <p><b>3,394</b> Dwight Dube</p> <p><b>3,376</b> Phillip Waisman</p> <p><b>3,363</b> Kyla Greig</p> <p><b>3,326</b> Joseph Schleicher</p> <p><b>3,311</b> Andy Dorf</p> <p><b>3,279</b> Michael Hepner</p> <p><b>3,273</b> Luc Do</p> <p><b>3,194</b> Alvin Ali</p> <p><b>3,180</b> John Lamere</p> <p><b>3,150</b> Meardey Kim</p> <p><b>3,026</b> Ryan Fogel</p> <p><b>3,019</b> Andrew Leah</p> <p><b>3,017</b> Cody Langston</p> <p><b>3,013</b> Kashala Guiden</p> <p><b>3,001</b> Sylvain Kalombo</p> <p><b>2,984</b> Ian Rouleau</p> <p><b>2,957</b> Jonathan Black</p> <p><b>2,955</b> David Staffieri</p> <p><b>2,889</b> Judith Nevarez</p> <p><b>2,867</b> Joseph Delaura</p> <p><b>2,850</b> Samuel Boyle</p> <p><b>2,845</b> Cathy Dishong</p> <p><b>2,802</b> Blake Murphy</p> <p><b>2,801</b> Abraham Mogilevsky</p> <p><b>2,800</b> Filiberto Carreno</p> <p><b>2,793</b> Aryeh Freedman</p> <p><b>2,792</b> Mark Lahijani</p> <p><b>2,782</b> Aljban Jashari</p> <p><b>2,762</b> Phyo Phyo</p> <p><b>2,757</b> Meaghan Krescko</p> <p><b>2,748</b> Elhanan Sing</p> <p><b>2,747</b> Tyler Schroeder</p> <p><b>2,728</b> Prek Ljucovic</p> <p><b>2,684</b> Michael Scatena</p> <p><b>2,669</b> Taulant Bane</p> <p><b>2,663</b> Ranjana Chopra</p> <p><b>2,656</b> Stanis Moanda</p> <p><b>2,645</b> Michael Botond</p> <p><b>2,641</b> Mary Franklin</p> <p><b>2,634</b> Virakbot Oung</p> <p><b>2,597</b> Jovanie Scarlett</p>	<p><b>\$ 2,596</b> Trevor Bailey</p> <p><b>2,596</b> Rahmatullah Romal Omid</p> <p><b>2,584</b> Sacramento Juarez</p> <p><b>2,578</b> Daryl Graham</p> <p><b>2,574</b> Veronica Bradford</p> <p><b>2,571</b> Tisha Joyner</p> <p><b>2,563</b> Quinn Allen</p> <p><b>2,555</b> Jesse Wise</p> <p><b>2,550</b> Hunter Welty</p> <p><b>2,536</b> Michael Bess</p> <p><b>2,530</b> Daniel Craley</p> <p><b>2,529</b> Eric Rodriguez</p> <p><b>2,523</b> Ross Ewen</p> <p><b>2,515</b> Luis Miranda</p> <p><b>2,495</b> Danielle Montgomery</p> <p><b>2,490</b> James Snipes</p> <p><b>2,470</b> Christopher Leasure</p> <p><b>2,470</b> Steve Hartman</p> <p><b>2,453</b> Jacob Brown</p> <p><b>2,427</b> Valentin Kalaj</p> <p><b>2,415</b> Tom Weller</p> <p><b>2,406</b> Christopher Lighty</p> <p><b>2,405</b> Hamza Ally</p> <p><b>2,403</b> Christopher Botelho</p> <p><b>2,392</b> Sam Chan</p> <p><b>2,387</b> Damaris Trejo</p> <p><b>2,383</b> Daniel Prinzo</p> <p><b>2,375</b> Robert Ensign</p> <p><b>2,374</b> Arynne McCarthy</p> <p><b>2,335</b> Cathleen Hairston</p> <p><b>2,328</b> Chauntel Nakata</p> <p><b>2,316</b> Donald Devoise</p> <p><b>2,306</b> Randy Souliers</p> <p><b>2,291</b> Michael Battaglio</p> <p><b>2,288</b> Timothy Copenhaver</p> <p><b>2,288</b> Kristina Joachim</p> <p><b>2,284</b> Harvey Quinn</p> <p><b>2,278</b> Gary Bias</p> <p><b>2,272</b> Charles Roy</p> <p><b>2,269</b> Dina Boghdady</p> <p><b>2,266</b> Alex Miller</p> <p><b>2,247</b> Matias Orrego</p> <p><b>2,241</b> Casey Jarratt</p> <p><b>2,230</b> Nathalie Kanzki</p> <p><b>2,209</b> Jonathan Drummond</p>	<p><b>\$ 2,209</b> Jacob Schiaffino</p> <p><b>2,208</b> Aubrey Kettle</p> <p><b>2,200</b> Abena Edwards</p> <p><b>2,186</b> Stuart Pagan</p> <p><b>2,185</b> Cristobal Tello Alderete</p> <p><b>2,180</b> Kurt Overy</p> <p><b>2,174</b> Christian Gocjaj</p> <p><b>2,157</b> Omar Hashimi</p> <p><b>2,155</b> Samson Adelufosi</p> <p><b>2,154</b> Ryan Dean</p> <p><b>2,151</b> Tanner Duy</p> <p><b>2,143</b> Julianne Scavo</p> <p><b>2,135</b> William Sukhenko</p> <p><b>2,132</b> Beau Bequette</p> <p><b>2,130</b> Orett Nelson</p> <p><b>2,123</b> Andrew Ball</p> <p><b>2,120</b> Jessy Girard</p> <p><b>2,119</b> Noah Bort</p> <p><b>2,116</b> Valentina Gocjaj</p> <p><b>2,114</b> Sean Sparkman</p> <p><b>2,093</b> Julian Dickinson</p> <p><b>2,087</b> Douglas Clarke</p> <p><b>2,058</b> Ica Gordon-White</p> <p><b>2,054</b> Peter Kaplanis</p> <p><b>2,046</b> Christopher Santos</p> <p><b>2,042</b> Jenny Alvarez</p> <p><b>2,040</b> Dawid Liniewski</p> <p><b>2,025</b> Tanya Sutton</p> <p><b>2,016</b> Risa Moniz</p> <p><b>2,016</b> Austin Smith</p> <p><b>2,006</b> Jose Rubio</p> <p><b>2,006</b> Philomene Tshimbolela</p> <p><b>2,002</b> Donald Devoise</p> <p><b>2,000</b> Jagdish Sukhu</p> <p><b>1,998</b> Gregory Soto</p> <p><b>1,985</b> Joseph Grider</p> <p><b>1,972</b> Michael Shaba</p> <p><b>1,971</b> Valencia Ulaj</p> <p><b>1,968</b> Pablo Zetina</p> <p><b>1,967</b> Shelby Urban</p> <p><b>1,967</b> Brandon Dusevic</p> <p><b>1,962</b> Kinga Filipiak</p> <p><b>1,944</b> Jesus Tolentino</p> <p><b>1,942</b> Casey Jarratt</p> <p><b>1,941</b> Dia Ghandour</p> <p><b>1,941</b> Brandon Minor</p>	<p><b>\$ 1,937</b> Steven Valentim</p> <p><b>1,932</b> Kayne McWilliams</p> <p><b>1,911</b> Alexander Pham</p> <p><b>1,909</b> Pablo Solis</p> <p><b>1,908</b> Manique Sala</p> <p><b>1,901</b> Kalen Dugan</p> <p><b>1,899</b> Kelly Schoenherr</p> <p><b>1,880</b> Corey Lumley</p> <p><b>1,879</b> Lee van Delft</p> <p><b>1,867</b> Roger Fung</p> <p><b>1,865</b> Cashona Lavergne</p> <p><b>1,864</b> Alan De Freitas</p> <p><b>1,862</b> Manuel Diaz</p> <p><b>1,858</b> Sarah Herbold</p> <p><b>1,858</b> Evelyn Juarez</p> <p><b>1,688</b> Steven Counts</p> <p><b>1,687</b> Jordan Wall</p> <p><b>1,684</b> Michael Glynn</p> <p><b>1,676</b> Marc Demilia</p> <p><b>1,673</b> Therese Bolese</p> <p><b>1,670</b> Michael LaPerche</p> <p><b>1,669</b> Kevin Butchino</p> <p><b>1,698</b> Mathieu Cook</p> <p><b>1,694</b> Matthew Russell</p> <p><b>1,689</b> Justin Allain</p> <p><b>1,688</b> Steven Counts</p> <p><b>1,687</b> Jordan Wall</p> <p><b>1,684</b> Michael Glynn</p> <p><b>1,676</b> Marc Demilia</p> <p><b>1,673</b> Therese Bolese</p> <p><b>1,670</b> Michael LaPerche</p> <p><b>1,669</b> Kevin Butchino</p> <p><b>1,666</b> Danh Bui</p> <p><b>1,666</b> Brandon Robinson</p> <p><b>1,822</b> Eric Salado</p> <p><b>1,819</b> Immacula Didier</p> <p><b>1,819</b> Omar Billy</p> <p><b>1,815</b> Bradley Christiansen</p> <p><b>1,810</b> Jean Etahe Limongo</p> <p><b>1,809</b> Christopher Montbriand</p> <p><b>1,809</b> Nicholas Gocjaj</p> <p><b>1,797</b> Octavio Villa</p> <p><b>1,794</b> Ellen Schultz</p> <p><b>1,794</b> Andrew Bishop</p> <p><b>1,794</b> Andrew Brown</p> <p><b>1,793</b> Eddie Beleshi</p> <p><b>1,786</b> Johnathon Bogoslowski</p> <p><b>1,780</b> Ashley Rust</p> <p><b>1,780</b> Vasu Pathak</p> <p><b>1,771</b> Twanna Tucker</p> <p><b>1,771</b> Andrew George</p> <p><b>1,768</b> Rebecca Perez</p> <p><b>1,754</b> Richard Sparkman</p> <p><b>1,752</b> Mohammad Alalol</p> <p><b>1,750</b> Jessica Rosenberg</p> <p><b>1,749</b> James McCormick</p>	<p><b>\$ 1,746</b> Michael Tolman</p> <p><b>1,745</b> Tennon Mather</p> <p><b>1,743</b> Anthony Giangarra</p> <p><b>1,739</b> Stacey Moss</p> <p><b>1,737</b> Ricardo Benson</p> <p><b>1,733</b> Stephane Masy</p> <p><b>1,730</b> Marjorie Hutton</p> <p><b>1,727</b> Veronica Coval</p> <p><b>1,725</b> Joseph Corwin</p> <p><b>1,722</b> Moraima Mariscal</p> <p><b>1,721</b> Ryan Bevan</p> <p><b>1,699</b> Kevin Butchino</p> <p><b>1,698</b> Mathieu Cook</p> <p><b>1,694</b> Matthew Russell</p> <p><b>1,689</b> Justin Allain</p> <p><b>1,688</b> Steven Counts</p> <p><b>1,687</b> Jordan Wall</p> <p><b>1,684</b> Michael Glynn</p> <p><b>1,676</b> Marc Demilia</p> <p><b>1,673</b> Therese Bolese</p> <p><b>1,670</b> Michael LaPerche</p> <p><b>1,669</b> Kevin Butchino</p> <p><b>1,666</b> Danh Bui</p> <p><b>1,666</b> Brandon Robinson</p> <p><b>1,664</b> Gloria Mendoza</p> <p><b>1,661</b> Matthew Castelli</p> <p><b>1,659</b> Tony Georges</p> <p><b>1,658</b> Christabel Omelas</p> <p><b>1,656</b> Hayden Hill</p> <p><b>1,654</b> Venita Allen</p> <p><b>1,653</b> Kevin Davis</p> <p><b>1,645</b> Colleen Simental</p> <p><b>1,643</b> LaKienya Carson</p> <p><b>1,640</b> Daniel Deufel</p> <p><b>1,638</b> Carla Brown</p> <p><b>1,632</b> Luis Suarez</p> <p><b>1,626</b> Ethan Dewyler</p> <p><b>1,624</b> Raynaldo Lafontant</p> <p><b>1,623</b> Brian Schmitz</p> <p><b>1,622</b> Henry Gedeon</p> <p><b>1,622</b> Brody Maughan-Evanson</p> <p><b>1,620</b> Christopher Morrison</p> <p><b>1,619</b> Ikram Al-Shobaki</p> <p><b>1,618</b> Janelle Dutra</p> <p><b>1,614</b> Joel Trask</p> <p><b>1,608</b> Paul Dak</p>	<p><b>\$ 1,608</b> Timothy Silva</p> <p><b>1,602</b> Matthew Hopkins</p> <p><b>1,602</b> Payam Sami</p> <p><b>1,592</b> Kory Louvelle</p> <p><b>1,589</b> Angela Black</p> <p><b>1,588</b> Jesinthan Jeyanthiran</p> <p><b>1,588</b> Braden Hale</p> <p><b>1,588</b> Audrey De La Rosa Carrascal</p> <p><b>1,587</b> Farnaz Fotovat Ahmadi</p> <p><b>1,578</b> Dwayne Nabors</p> <p><b>1,576</b> Amber Fitzmartin</p> <p><b>1,575</b> Lionel Njeukam</p> <p><b>1,574</b> Taqquee Shaheen Khabir</p> <p><b>1,572</b> Jacob Vargas</p> <p><b>1,567</b> Isaiah Bruce</p> <p><b>1,559</b> Phi Phan</p> <p><b>1,557</b> LC Clark</p> <p><b>1,548</b> Daniel Dobyans</p> <p><b>1,545</b> Matthew Wilson</p> <p><b>1,543</b> Dana Velez</p> <p><b>1,543</b> Massoud Vaziri</p> <p><b>1,534</b> Aaron Chen</p> <p><b>1,533</b> Bilal Farsakh</p> <p><b>1,524</b> Rhonda Marnee</p> <p><b>1,524</b> Paolo D'Andrea</p> <p><b>1,521</b> Darrell Sarmiento</p> <p><b>1,517</b> Kemberly Sousa</p> <p><b>1,515</b> Belaid Belkaid</p> <p><b>1,514</b> Jedidiah Tropkoff</p> <p><b>1,514</b> Amandeep Gill</p> <p><b>1,511</b> Zachary Button</p> <p><b>1,511</b> Anthony Ferraro</p> <p><b>1,510</b> Logan Akers</p> <p><b>1,506</b> Carolyn George</p> <p><b>1,506</b> Michelle Caouette</p> <p><b>1,505</b> Dylan Murphy</p> <p><b>1,505</b> Sayd Hopiane</p> <p><b>1,495</b> Evett Bryan</p> <p><b>1,495</b> Devin Husband</p> <p><b>1,492</b> Funmilola Elumade</p> <p><b>1,489</b> Brittany Ketner</p> <p><b>1,487</b> Phillip Ray</p> <p><b>1,486</b> Gloria Mendoza</p> <p><b>1,483</b> Rose Nelson</p> <p><b>1,481</b> Landon Schlag</p> <p><b>1,481</b> Richard Whyte</p> <p><b>1,480</b> Hayden Hill</p> <p><b>1,475</b> Anastasia Martens</p> <p><b>1,463</b> Danita George</p> <p><b>1,463</b> Lawrence Wise</p>	<p><b>\$ 1,459</b> Sebastian Correa Mendez</p> <p><b>1,446</b> David Watkins</p> <p><b>1,445</b> Ryan Arnoldy</p> <p><b>1,429</b> Aaron Medina</p> <p><b>1,424</b> Julia Martins</p> <p><b>1,421</b> James Sodan</p> <p><b>1,420</b> Indraj Kalar</p> <p><b>1,417</b> Renay Patterson</p> <p><b>1,412</b> Leonardo Perez</p> <p><b>1,406</b> Daniel Juskiw</p> <p><b>1,404</b> Keith Dymnioski</p> <p><b>1,400</b> Fran Nuculovic</p> <p><b>1,398</b> Joshua West</p> <p><b>1,395</b> Tyler Townsley</p> <p><b>1,393</b> Shalom Chaimov</p> <p><b>1,392</b> David Robbins</p> <p><b>1,389</b> Emily Reyes</p> <p><b>1,388</b> Jarred Spanbauer</p> <p><b>1,384</b> Thomas Wiechert</p> <p><b>1,378</b> Aref Sayegh</p> <p><b>1,373</b> Marcia McDuffie</p> <p><b>1,370</b> Maria Avila</p> <p><b>1,369</b> Ryan Ohm</p> <p><b>1,368</b> Paul Wilson</p> <p><b>1,366</b> Nicholas Martocci</p> <p><b>1,364</b> Hector Bustamante</p> <p><b>1,362</b> Temesghen Starr</p> <p><b>1,362</b> Turissa Keys</p> <p><b>1,361</b> Joel Jesurun</p> <p><b>1,360</b> Byron Bishop</p> <p><b>1,358</b> Joseph Corwin</p> <p><b>1,355</b> Janel Wilder</p> <p><b>1,354</b> Evelyn Howell</p> <p><b>1,352</b> Erika Torres</p> <p><b>1,350</b> Anthony Chirico</p> <p><b>1,348</b> Giovanni Diduro</p> <p><b>1,348</b> William Barker</p> <p><b>1,347</b> Felicia Steele</p> <p><b>1,345</b> Domingo Rojas</p> <p><b>1,341</b> Nathan Hepner</p> <p><b>1,341</b> Randa McCarty</p> <p><b>1,338</b> Katie Tu</p> <p><b>1,336</b> John-Ryan Goguen</p> <p><b>1,333</b> Nchelle Schmidt</p> <p><b>1,332</b> Clint Perry</p> <p><b>1,329</b> Krystina Romero Padilla</p> <p><b>1,328</b> Steven Sparkes</p> <p><b>1,328</b> Robert Trypus</p> <p><b>1,328</b> Victoria Lammey</p> <p><b>1,323</b> Alan Rosenberg</p> <p><b>1,323</b> Alex Shand</p> <p><b>1,229</b> Randy Bentley</p> <p><b>1,227</b> John Nell</p> <p><b>1,225</b> Garris Korres</p> <p><b>1,224</b> Natalie Soboleva</p> <p><b>1,224</b> Alejandro Salazar</p>	<p><b>\$ 1,302</b> Holly Simpson</p> <p><b>1,300</b> Kaylee Kielczewski</p> <p><b>1,300</b> Calvin Irving</p> <p><b>1,299</b> Vishwanath Sankaran</p> <p><b>1,298</b> Chelsea D Smith</p> <p><b>1,298</b> Wislaine Laurent</p> <p><b>1,297</b> Chad McLaughlin</p> <p><b>1,296</b> Ameliza Bantugan</p> <p><b>1,295</b> Narciso Nieves</p> <p><b>1,295</b> Konstantina Skalkos</p> <p><b>1,292</b> Emmanuel Fedna</p> <p><b>1,289</b> Jessica Boswell</p> <p><b>1,285</b> Virgile Audibert</p> <p><b>1,284</b> Jimmy Lu</p> <p><b>1,282</b> Raymond Lau</p> <p><b>1,282</b> Albert Olesko</p> <p><b>1,280</b> Benjamin Walker</p> <p><b>1,274</b> Mark Tusing</p> <p><b>1,271</b> Anallilia Peraza</p> <p><b>1,270</b> Brielle Killian</p> <p><b>1,267</b> Kareem Davis</p> <p><b>1,267</b> Shontay Thomas</p> <p><b>1,265</b> Barney Browner</p> <p><b>1,261</b> Karen Fleming</p> <p><b>1,259</b> Andre Dumas</p> <p><b>1,258</b> Gerald Dodson</p> <p><b>1,256</b> William Bryant</p> <p><b>1,254</b> Jasmine Harron</p> <p><b>1,254</b> Surajit Khanna</p> <p><b>1,251</b> Joshua Jahnish-Maltese</p> <p><b>1,249</b> Casey Defibaugh</p> <p><b>1,249</b> Naim Abdulahad</p> <p><b>1,248</b> Jason Garland</p> <p><b>1,246</b> Jonathan Grove</p> <p><b>1,245</b> Paul Rhoton</p> <p><b>1,245</b> David Eggleton</p> <p><b>1,243</b> Celinda Flores</p> <p><b>1,241</b> Tibor Simon</p> <p><b>1,239</b> Zoltan Krescko</p> <p><b>1,237</b> Chelia Norberg</p> <p><b>1,236</b> Cameron Cimino</p> <p><b>1,235</b> Joanna Hansen</p> <p><b>1,235</b> Asad Ahmed</p> <p><b>1,234</b> Jeffrey Witherall</p> <p><b>1,232</b> Tara Haughney</p> <p><b>1,232</b> Alex Tran</p> <p><b>1,232</b> Christopher Bungay</p> <p><b>1,232</b> Alex Shand</p> <p><b>1,229</b> Randy Bentley</p> <p><b>1,227</b> John Nell</p> <p><b>1,225</b> Garris Korres</p> <p><b>1,224</b> Natalie Soboleva</p> <p><b>1,224</b> Alejandro Salazar</p>	<p><b>\$ 1,222</b> Patrick Locke</p> <p><b>1,221</b> Sina Heak</p> <p><b>1,221</b> Christopher Payne</p> <p><b>1,217</b> Cory Cannataro</p> <p><b>1,217</b> Jameel Pleasant</p> <p><b>1,215</b> Nina Dolman</p> <p><b>1,213</b> Jocelyn Appleton</p> <p><b>1,212</b> Roxanna Lugo-Cuevas</p> <p><b>1,209</b> Corey Fjerstad</p> <p><b>1,209</b> Kevin Kirubakaran</p> <p><b>1,208</b> Jessica D Smith</p> <p><b>1,208</b> Latora Arceneaux</p> <p><b>1,206</b> Derya Eken</p> <p><b>1,205</b> Benjamin Sager</p> <p><b>1,203</b> Hazem Aboueldahab</p> <p><b>1,203</b> Louis Thacker</p> <p><b>1,202</b> Michal Green</p> <p><b>1,202</b> Carmen Arroyo</p> <p><b>1,201</b> Tearylisa Johnson</p> <p><b>1,199</b> Stella Roznovan</p> <p><b>1,196</b> Jennifer Wall</p> <p><b>1,196</b> Lucas Bauer</p> <p><b>1,195</b> Dave Blaye</p> <p><b>1,195</b> Jennifer Wehrle</p> <p><b>1,194</b> Nydia Ortiz</p> <p><b>1,194</b> Eldine Mpanzu</p> <p><b>1,096</b> Laurence Moore</p> <p><b>1,096</b> Bartosz Smolenski</p> <p><b>1,092</b> Ryan Locke</p> <p><b>1,089</b> Kastriot Useni</p> <p><b>1,089</b> Joseph Ardoin</p> <p><b>1,082</b> Troy Quintal</p> <p><b>1,081</b> Theodore Ryan</p> <p><b>1,079</b> Shari Turner</p> <p><b>1,077</b> Stephen Fougere</p> <p><b>1,077</b> Benjamin Ainscough</p> <p><b>1,074</b> Mark Patterson</p> <p><b>1,072</b> Adam Ziac</p> <p><b>1,071</b> Shane Van Heerden</p> <p><b>1,071</b> Michael Trinh</p> <p><b>1,072</b> Ann Marie Taylor</p> <p><b>1,070</b> Jose O Garcia</p> <p><b>1,068</b> Renee Cunningham</p> <p><b>1,067</b> Melissa Losk</p> <p><b>1,065</b> Danielle Williams</p> <p><b>1,065</b> Brendan Bradfield</p> <p><b>1,061</b> Aman Singh</p> <p><b>1,060</b> Daniel Franke</p> <p><b>1,058</b> Betsy Adney</p> <p><b>1,058</b> Jennifer Hackett</p> <p><b>1,057</b> Arik Robinson</p> <p><b>1,056</b> Trendel Taylor</p> <p><b>1,056</b> Obed Hernandez</p> <p><b>1,055</b> Devon Green</p>	<p><b>\$ 1,138</b> Mahdi Wade</p> <p><b>1,131</b> Tanya Kuzmenko</p> <p><b>1,129</b> Jon Golin</p> <p><b>1,128</b> Shehariah Goodman</p> <p><b>1,127</b> Allen Landeen</p> <p><b>1,122</b> Patrick Bolton</p> <p><b>1,118</b> Jason Gomez</p> <p><b>1,118</b> Charles Powers</p> <p><b>1,116</b> Daniel Kim</p> <p><b>1,115</b> Shaun Race</p> <p><b>1,114</b> Maurice Coleman</p> <p><b>1,114</b> Michael Jenkins</p> <p><b>1,114</b> Jonathan Giaco</p> <p><b>1,112</b> Geddes Robinson</p> <p><b>1,112</b> Lisa Peralta</p> <p><b>1,111</b> Cameron Bloomer</p> <p><b>1,109</b> James Clark Jr</p> <p><b>1,108</b> Dustin Nispel</p> <p><b>1,107</b> Sanaz Mirza Baig</p> <p><b>1,106</b> Anthony Almeida</p> <p><b>1,104</b> Daphne Williams</p> <p><b>1,103</b> Nathan Petersen</p> <p><b>1,102</b> Joseph Elliott</p> <p><b>1,099</b> Jenna Danielli</p> <p><b>1,098</b> Beline Belton</p> <p><b>1,096</b> Joseph Moore</p> <p><b>1,092</b> Ryan Locke</p> <p><b>1,089</b> Kastriot Useni</p> <p><b>1,082</b> Troy Quintal</p> <p><b>1,081</b> Theodore Ryan</p> <p><b>1,079</b> Shari Turner</p> <p><b>1,077</b> Stephen Fougere</p> <p><b>1,074</b> Jacques Jean-Francois</p> <p><b>1,074</b> Mia Mitchell</p> <p><b>1,072</b> Ashleigh Broussard</p> <p><b>1,071</b> Iliad Trigo Moradnia</p> <p><b>1,071</b> Shonda Lewis</p> <p><b>1,070</b> Derek Sandilands</p> <p><b>1,070</b> Shjondel Curtis</p> <p><b>1,068</b> Renee Cunningham</p> <p><b>1,067</b> Melissa Losk</p> <p><b>1,065</b> Danielle Williams</p> <p><b>1,065</b> Brendan Bradfield</p> <p><b>1,061</b> Aman Singh</p> <p><b>1,060</b> Daniel Franke</p> <p><b>1,058</b> Betsy Adney</p> <p><b>1,058</b> Jennifer Hackett</p> <p><b>1,057</b> Arik Robinson</p> <p><b>1,056</b> Trendel Taylor</p> <p><b>1,056</b> Obed Hernandez</p> <p><b>1,055</b> Devon Green</p>	<p><b>\$ 1,054</b> Scott Hannon</p> <p><b>1,053</b> Victoria Varney</p> <p><b>1,048</b> Gabriela Reyna</p> <p><b>1,048</b> Joshua Rosen</p> <p><b>1,045</b> Romie Murphy</p> <p><b>1,043</b> Carlos Garcia</p> <p><b>1,043</b> Adam Chesney</p> <p><b>1,043</b> Laurekins Pardovani</p> <p><b>1,042</b> Carl Cadet</p> <p><b>1,041</b> Zachary Pim</p> <p><b>1,041</b> Michael Smith</p> <p><b>1,041</b> Todd Timler</p> <p><b>1,039</b> David Melendrez</p> <p><b>1,039</b> Omeda Ivezjan</p> <p><b>1,035</b> Tomasa Swinemar</p> <p><b>1,035</b> Sumedh Basani</p> <p><b>1,034</b> Ronald Woody</p> <p><b>1,034</b> Pedro Guerrero</p> <p><b>1,034</b> Israel Taylor</p> <p><b>1,034</b> Alexander Del Castillo</p> <p><b>1,034</b> Danielle Euell</p> <p><b>1,033</b> Avery Allmond</p> <p><b>1,030</b> Matthew Ardoin</p> <p><b>1,029</b> Daniel Rocha</p> <p><b>1,028</b> Ashley Silva</p> <p><b>1,028</b> Young Lee</p> <p><b>1,028</b> Malissa Nunes</p> <p><b>1,027</b> Aleshia Warner</p> <p><b>1,024</b> Sunnie McRee</p> <p><b>1,022</b> Derrius Taylor</p> <p><b>1,022</b> Matthew Cessna</p> <p><b>1,020</b> David Basnett</p> <p><b>1,019</b> Theodoros Morisis</p> <p><b>1,018</b> Evelin Castro-Sharif</p> <p><b>1,018</b> Julia Quessa</p> <p><b>1,015</b> Aziz Farsakh</p> <p><b>1,014</b> Rachel Seddon</p> <p><b>1,014</b> Joshua Arsenaault</p> <p><b>1,012</b> Joshua Chalmar</p> <p><b>1,012</b> Shelby Sofranko</p> <p><b>1,010</b> Nailah Hester</p> <p><b>1,010</b> Stephan Dolic</p> <p><b>1,009</b> Talia Simon</p> <p><b>1,009</b> Dorette Thomas Montoya</p> <p><b>1,004</b> Brittany Knox&lt;/</p>
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# LEADERSHIP BONUS

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>\$46,586</b> Altig-Orlovic	<b>\$44,786</b> Surace-Smith	<b>\$42,709</b> Zachary Hart	<b>\$36,685</b> Zachary Hart	<b>\$28,966</b> Imran Satti

## NOVEMBER BONUS LEADERS

PAYOUT: \$1,984,720

QUALIFIERS: 688

- \$ 46,586 Mark Neilson
- 44,786 Marc Salvaggi
- 42,709 Mark Dushaj
- 36,685 Darcy Schriober
- 28,966 Robert Kanaan
- 24,736 Matthew Parks
- 19,591 Sara Vaz
- 19,159 Doreen Ryan-Foti
- 19,112 Ryan Stenglein
- 19,065 Elyse Bryan
- 18,327 Sean Velasquez
- 16,873 Blake Higuchi
- 16,807 David Wang
- 16,315 Shahab Mahdaveinejad
- 15,872 Bobby Gujral
- 15,542 Jason Green
- 14,425 Bobby Szwaja
- 14,395 Britton Costa
- 14,240 Patrick Knouse
- 13,828 Scott Wheeler
- 13,615 Reynolds Akuamoaa
- 13,181 Brian Zuzick
- 13,108 Jonni Ng
- 12,929 Daniel Hartwig
- 12,689 Elias Boles
- 12,490 Edward Nguyen
- 12,206 Zach Otto
- 12,178 Matthew Turmquist
- 11,688 Tina Janti
- 11,662 Jake Yagjian
- 11,381 Christopher Hintz
- 11,361 Joshua Crisp
- 10,797 Ernest Powell
- 10,558 Melinda-Rae Lyse
- 10,481 John M McGrath
- 10,388 Jason Bratin
- 10,376 Corey Helly
- 9,938 Dominic Telymonde
- 9,842 George Kamel
- 9,732 Christopher Botelho
- 9,684 Mark Beckford
- 9,567 Steven King
- 9,520 Michael Musso
- 9,487 Begona Patino-Lopez
- 9,405 Yemi Akinade
- 9,269 Jeffrey Hudson

- \$ 9,210 Andrew Wagner
- 9,022 Dustin Dunlap
- 8,959 Nicholas Scordos
- 8,942 Tyler Worstell
- 8,848 Daniel G Johnson
- 8,841 Mahadai Kryshundayal
- 8,645 Harold Durana
- 8,608 Jeffery Thiel
- 8,558 Josh Bloomquist
- 8,436 Kyle Lewicki
- 8,400 Morgan Lobello
- 8,334 Dina Boghdady
- 8,246 Daniel Wang
- 8,115 Nasr Quadri
- 8,027 Brent Bowling
- 7,910 Joshua Krueger
- 7,909 Beau Locker
- 7,868 Meaghan Krecsko
- 7,844 William Robinson
- 7,717 Richmond Gerrish
- 7,653 London Burnett
- 7,631 Anita Ferris
- 7,538 Andrew McQuade
- 7,418 Nicholas Lorence
- 7,390 Glenn Martin
- 7,297 Joshua West
- 7,137 Eugene Garcia
- 7,090 Paul Kelly
- 6,822 Joshua Dishong
- 6,818 Roger Fung
- 6,710 Brandon Summerton
- 6,536 Chad McLaughlin
- 6,455 Alex Roland
- 6,386 Janet Quintana
- 6,378 Fritzel Octave
- 6,350 Walter Icaza
- 6,324 George O'Shea
- 6,206 Derek Foore
- 6,188 Ashlynn Orng
- 6,113 Lorena Barriere
- 6,079 DeAnthony Hartman
- 5,984 Duane Shaw
- 5,973 Corey Hallam
- 5,972 Justin Adams
- 5,868 Carlo Buhay
- 5,798 Richard Mansfield

- \$ 5,780 Kimberly Hamilton
- 5,780 Matthew Diulus
- 5,767 Ashley Flood
- 5,764 Lamar Livingston
- 5,726 Alex Kae
- 5,598 Ryan McIntosh
- 5,537 Dustin Dunbar
- 5,519 Nic Iagulli
- 5,481 Alix Albright
- 5,463 Ryan Wilson
- 5,443 Shai Mate
- 5,359 Patrick Stenglein
- 5,349 Jesse Benwell
- 5,336 Jacqueline Kabluyen
- 5,327 Bruce Viaje
- 5,303 Michael Mandella
- 5,259 Jonathan Emura
- 5,246 Atta Saleh
- 5,108 Alma Lozano
- 5,086 Demitrius Lucas
- 5,086 Jessica Wilhite
- 5,076 Cara DeFiore
- 5,051 Paul Samra
- 4,970 Stephen Giddens
- 4,945 Jeffrey Hall
- 4,915 Patricia Cicerale
- 4,864 Brian Schreiter
- 4,861 Michael DeGiovanni
- 4,785 Nacole Newbold
- 4,763 Jesus Parra
- 4,743 Chris La Fond
- 4,674 Shalom Chaimov
- 4,636 Paul M Smith
- 4,621 Sokol Fazliu
- 4,593 Yuriy Kosovan
- 4,520 Andre Hawthorne
- 4,417 Michael Russin
- 4,407 Joshua Randolph
- 4,397 Jordan Reinhold
- 4,378 Carlos Arballo
- 4,371 Aden Schrock
- 4,363 Alon Fischer
- 4,310 Anthony Theriault
- 4,178 Peter Gabranski
- 4,158 Craig Strompf
- 4,141 Daven Hermosura

- \$ 4,103 Peter Kwiatkowski
- 4,064 Gregory Sampat
- 4,014 Jonathan L Jones
- 4,004 Michael Clemente
- 3,973 Pablo De La Cruz
- 3,970 Jinelly Urena
- 3,942 Deserick Davenport
- 3,922 Travis Stucki
- 3,841 Michael Gerstein
- 3,839 Charles Ferrari
- 3,837 Rodney Ward
- 3,763 Emma Sermos
- 3,744 Elvis Durakovic
- 3,705 Hirenkumar Patel
- 3,703 Joseph Kanaan
- 3,693 Kanan McGee
- 3,629 Sylvain Kalombo
- 3,621 Francis Ingulli
- 3,571 John Sparby
- 3,558 Matthew Cartwright
- 3,545 Andrew Hynan
- 3,478 Dan Ikei
- 3,468 Arman Masomzadeh
- 3,459 Aaron Friedlander
- 3,427 Levar Morgan
- 3,418 Michael Stuver
- 3,378 Juan Rivera
- 3,322 Joshua Yurinko
- 3,310 Sean Sparkman
- 3,298 Joy Vann-Austin
- 3,289 Mallory Eggleton
- 3,265 Mike Paragiou
- 3,257 Roghie Hassan Loo
- 3,236 Christina Jauch
- 3,228 Liam Flaherty
- 3,218 Thomas Huynh
- 3,214 Saul Lopez
- 3,211 Thomas Longino
- 3,189 David Higa
- 3,183 Laura Dennee
- 3,134 David Rigney
- 3,128 Alan Fricke
- 3,116 Joseph Tomanovich
- 3,107 Kay Pomroy
- 3,102 Mia Mitchell
- 3,069 Anthony Greco

- \$ 3,053 Nicholas Engrav
- 2,991 Dana Black
- 2,955 Pedro Lemos
- 2,911 Rita Haidinger
- 2,898 Sammy Jacques
- 2,884 Alex Paguio
- 2,878 Paul Zuzick
- 2,857 John Ophals
- 2,850 Natalie Linker
- 2,833 Phillip Waisman
- 2,827 Troy Plummer
- 2,825 Ryan Misner
- 2,812 Alexandra Berberich
- 2,799 Duni Olusegun
- 2,782 Rex Munsey
- 2,778 Gevorg Yanukyan
- 2,697 Christina Meyer
- 2,686 Aaron Chen
- 2,628 Rachel Brown
- 2,600 Patrick Duray
- 2,594 Robert Park
- 2,571 Hunter Houvener
- 2,556 Christopher Rodriguez
- 2,538 Eric Salado
- 2,536 Shane Cabral
- 2,521 Aziz Farsakh
- 2,492 James Cassie
- 2,481 Deana Plaster
- 2,474 Raul Rojas
- 2,460 Patrycja Grudzinska
- 2,443 Alberto Alcala
- 2,440 Aaron Lammey
- 2,423 Jenna Gula
- 2,421 Marisa Willgruber
- 2,418 Andrew Chambers
- 2,402 Jorge Guerra
- 2,393 Travis Picklesimer
- 2,382 David Hefflin
- 2,375 Bilal Farsakh
- 2,343 Brandon Minor
- 2,335 Megan Johnson
- 2,334 Steve Bryant
- 2,334 Matthew Cessna
- 2,285 Jesse Spencer
- 2,281 Jessica Santamarina
- 2,261 Dwayne Nabors

- \$ 2,258 Peter Cappuccio
- 2,234 John Conard
- 2,213 Kade Beck
- 2,209 Melisa Rodriguez
- 2,197 Travis Vaughn
- 2,196 Anthony Ferraro
- 2,185 Kevin Davis
- 2,182 Tucker Gregor
- 2,145 Bryan Juskiw
- 2,136 Mario Hajro
- 2,128 Eric Thompson
- 2,119 George Bort
- 2,117 Amr Shater
- 2,070 Mauri Ramirez
- 2,065 James Tolley
- 2,041 Edmaggie Myrthill
- 2,038 David Hausman
- 2,022 Patrick Guthrie
- 2,015 Steve Hartman
- 2,013 Kevin Appasamy
- 2,008 Oleg Novitchii
- 2,006 David Staffieri
- 2,005 Ricardo Subero
- 1,984 Calvin Irving
- 1,982 Menno Glick
- 1,968 Aaron Haynes
- 1,967 Herman Fennell
- 1,966 Fran Kolos
- 1,964 Erica Robertson
- 1,956 Joseph McCallister
- 1,943 Samuel Cohen
- 1,920 Belaid Belkaid
- 1,900 Alexander Johnston
- 1,881 Andrea Petty
- 1,867 David Nham
- 1,865 Adem Abdula
- 1,853 Timothy Bugge
- 1,829 Travis Kovach
- 1,824 Kerlens LaRose
- 1,791 Lynn Jenkins
- 1,787 Bradley Bidner
- 1,770 Andre Bent
- 1,765 Joshua Goodman
- 1,759 Jeramey Pitman
- 1,752 Omar Billy
- 1,746 Cody Langston

- \$ 1,746 Jason Holmberg
- 1,737 Oscar Cardoza
- 1,723 Bryant Logan
- 1,713 Jacob M Davis
- 1,701 William Tompkins
- 1,691 Iris Saavedra
- 1,682 Devin Adams
- 1,669 Tanner Duy
- 1,668 Karen Lamey
- 1,660 Rupinder Toor
- 1,623 Paul Streater
- 1,622 Daryl Graham
- 1,608 Daniel Dunham
- 1,607 Ariana Jones
- 1,554 Calvin Shaw
- 1,552 Patrick Rieger
- 1,546 Steven Warner
- 1,544 Christopher Bennett
- 1,541 Justin LoPatriello
- 1,540 Evan Holzhauser
- 1,537 Jeremy Rivers
- 1,537 Harjeet Rana
- 1,533 Renee Cunningham
- 1,527 Michelle Martinez Aviles
- 1,514 Lindsey Dettwiller
- 1,512 Nicole Sanders
- 1,505 Young Lee
- 1,489 Ryan Tomajcik
- 1,487 Jamell Ramsay
- 1,480 Bernard Ballou
- 1,477 Bryan Juskiw
- 1,475 Brett Maurice
- 1,463 Luaao Leota
- 1,452 Michael C Williams
- 1,451 Tony Geer
- 1,449 Joshua Reyes
- 1,419 David Herchick

- \$ 1,416 Landon Schlag
- 1,406 Derron Alexander
- 1,402 Alifonzo Garcia
- 1,402 Brandon Crosby
- 1,385 Lalitha Janardhanan
- 1,384 James Harding
- 1,381 Charley Forshee
- 1,368 Evan Donoghue
- 1,358 Penelope King
- 1,351 Daniel Charron
- 1,350 Jessica St Pierre
- 1,342 Taurean Flourmoy
- 1,336 Mark Tusing
- 1,333 Cory Cannataro
- 1,332 Arthur McIntyre
- 1,321 Zoltan Krecsko
- 1,304 Mack Doby
- 1,301 Minh Phung
- 1,296 Joshua Bacchus
- 1,294 Angel Martinez
- 1,283 Christopher Buttacavoli
- 1,278 James Keefer
- 1,274 Taylora Nathaniel
- 1,268 David Duddy
- 1,263 William Soulier
- 1,259 Christopher McFoy
- 1,244 Nathaniel Oliver
- 1,238 Edwin Delgado
- 1,229 Muhammed Ashraf
- 1,229 Maurice Coleman
- 1,220 Allan Allas
- 1,210 Alta Herpel
- 1,196 Lara Wyatt
- 1,187 Justin Allain
- 1,187 Micah Focken
- 1,162 Robert R Hamilton
- 1,159 Jamie Winters

- \$ 1,149 Jordan Barron
- 1,149 Alejandro Pineda
- 1,138 Iva Plummer
- 1,138 Melinda Skinner
- 1,104 Ransley Vazquez
- 1,098 Brenda Fox
- 1,097 Yamid Mendoza Sanchez
- 1,086 Tiffany Fallow
- 1,082 Matthew Castelli
- 1,082 Karen Salek-Cuzmar
- 1,067 Angela Landry
- 1,065 Angela Rodriguez
- 1,061 Eric Watson
- 1,055 Connor McCollum
- 1,051 Yihsin Huang
- 1,045 William Parmeter
- 1,044 Shanita Ellmers
- 1,033 Jordan Lacy
- 1,033 Derya Ekren
- 1,032 Eric Peyton
- 1,031 Cara Griffin-Locker
- 1,030 Mario Andres Chavez
- 1,013 Francesca Veltri
- 1,012 Tara Haughney
- 1,010 Matthew Blue
- 1,003 Garrett Shelton
- 975 Eric Snyder
- 974 Alexander Galindo
- 972 Venita Allen
- 971 Steven Baum
- 967 Johnny Ramos
- 963 Clayton Slaughter
- 944 Amanda Peterson
- 941 Sina Heak
- 940 Adam Kidikas
- 930 Javier G Diaz
- 917 Steven Barton

- \$ 903 Emil Mohareb
- 892 David Basnett
- 889 Martha Zelaya
- 888 Aaron Cooper
- 887 Jennifer Jaikes
- 877 Tabitha McDermid
- 874 Christopher L Clark
- 872 Kasey L White
- 856 Ryan Witham
- 851 Joseph Sarasin
- 849 Jaclyn West
- 848 Deonte Jones
- 848 Armando Benitez Ojeda
- 847 Trevor Mayer
- 847 Cristina Fox
- 840 Barbara Seyoum
- 837 Abraham Weissman
- 834 Jennifer Reed
- 833 Richard Millington
- 829 Matthew Russell
- 829 Alain Abaya
- 823 Daniel Walton
- 823 Justin Hermann
- 815 Jimez Parker
- 815 Monique Safari
- 809 Vanessa Cohen
- 797 Jose Viramontes
- 787 Damaris Henderson
- 782 Jason von Rosenberg
- 778 Brandon Neal
- 774 Dylan Johnson
- 769 Daniel Martinsen
- 766 Akshay Toora
- 765 Robin Gonzalez
- 748 Brandon Haley
- 746 Bryanna Campos
- 744 Christopher Dicks

- \$ 742 Tiffney Harmouche
- 741 Mickey Adkins
- 736 Kevin Wolfe
- 735 Sean Hansen
- 734 Joshua Lowman
- 732 Raynaldo Lafontant
- 728 Michelle Olivo
- 714 Adrain Alfred
- 713 Dean Gushi
- 710 Michael Sherwood
- 706 Richard Pazak
- 705 Arthur Trost
- 705 Dashan Brown
- 686 Stefan Johannsson
- 686 Bradley Jensen
- 685 James Sherwood
- 683 Roger Rau
- 683 Nickoy Hylton
- 682 Victoria Varney
- 681 Shayla Williamson
- 674 Stephanie Lovins
- 673 Mandale Tolefree
- 671 Matthew Ficarra
- 666 Michelle Fong
- 665 Nathan Doyle
- 663 Andrea Kessler
- 662 Jorge Leon
- 659 Antonio Evans
- 657 Jessica Vaughn
- 656 Dylan Murphy
- 655 Samantha Ralston
- 654 Shiv Patel
- 652 Matthew Simon
- 651 Southern Foster
- 648 Corey Cox
- 641 Anthony Ferguson
- 640 Avi Kauderer

- \$ 631 Holly Simpson
- 623 Rachel Eifenben
- 618 Taylor Black
- 614 Rubin Chaimov
- 613 Skylar Chauvin
- 607 Azar Afnan
- 604 Zachery Kertulis
- 596 Chirotam Ilokwu
- 592 Elliot Rush
- 580 Alipate Makaui
- 580 Joseph Miller
- 578 Ashley Wenning
- 569 Omar Fernandez
- 569 Kevin Lowery
- 566 Alma Lopez
- 565 George Shafiek
- 564 Kastriot Useni
- 561 Joseph Schleicher
- 557 Gerard Armstrong
- 537 Hayden Hill
- 536 Stephanie Harris
- 532 Blake Dempsey
- 527 Antonio Flores
- 527 Sean Thormann
- 526 Kimberly Tagliavia
- 525 Roberto Navarro
- 519 Samuel Barriere
- 514 Devon Chapman
- 513 Daisy Pyeatt
- 504 Theodore Ryan
- 502 Nicholas Deliberto



# RGA LEADERSHIP BONUS

1



RYAN FICKERT

\$46,010  
Zachary Hart

2



MATTHEW PARKS

\$25,481  
Surace-Smith

3



PATRICK BENDURE

\$19,021  
Surace-Smith

## NOVEMBER BONUS LEADERS

PAYOUT: \$363,462

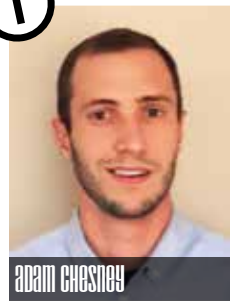
QUALIFIERS: 115

\$ 46,010	Ryan Fickert	\$ 4,569	Evan Holzhauser	\$ 2,284	Ryan Wilson	\$ 1,569	Patrick Rieger
25,481	Matthew Parks	4,524	Michael Laramie	2,249	Morgan Lobello	1,531	Marc Salvaggi
19,021	Patrick Bendure	4,033	Corey Helly	2,239	Ryan Stenglein	1,528	Darcy Schrieber
14,587	Levar Morgan	3,893	Brandon Summerton	2,137	Brett MacCannell	1,516	Trevor Mayer
13,717	Matthew Diulus	3,577	John Conard	2,131	Bobby Gujral	1,490	Joshua Olin
11,097	Steven Redd	3,520	Beau Locker	2,129	Jinelly Urena	1,391	Blake Higuchi
11,040	Salman Satti	3,509	Jake Yagjian	2,121	Chris La Fond	1,316	Samantha Ralston
10,336	Nicholas Lorence	3,258	Steven King	2,112	Michael Gerstein	1,276	Ricardo Subero
9,203	Thomas Vena	3,229	Randy Teyssier	2,104	Andrew Batten	1,241	Martha Zelaya
8,888	Christopher Hintz	2,791	Sean Velasquez	2,104	Kevin Appasamy	1,214	Rita Haidinger
8,359	Ryan Hall	2,684	Luay Ghawi	2,100	Paul Kelly	1,151	Brian Zuzick
8,358	Matthew Turquist	2,509	Patrick Knouse	2,088	Doreen Ryan-Foti	1,113	Stephanie Lovins
7,687	Robert Kanaan	2,462	Daniel Hartwig	2,082	Steven Engrav	1,096	Andrew McQuade
7,102	Justin Adams	2,385	Mathew Mealey	2,060	John Ophals	1,067	Harold Durana
6,034	Robert Janev	2,308	Patrick Stenglein	1,969	Brian Schreiber	1,030	John Sparby
5,243	Hunter Houvener	2,290	Troy Plummer	1,883	Michael Clemente	983	Magda Figueiredo

\$ 969	Sokol Fazliu	\$ 621	Menno Glick
968	Stephen Giddens	618	Brandon Minor
937	David Nham	618	Ryan McIntosh
881	Duni Olusegun	617	Alex Kae
856	Dustin Dunbar	611	Michael Musso
781	Levi Porto	570	Alex Roland
771	Samuel Cohen	569	Dustin Holtz
742	Syed Quadri	531	Michelle Martinez Aviles
741	Britton Costa	522	Jordan Chalom
739	Michael Cirelli	504	Nasr Quadri
715	Shai Mate		
698	Nikola Subotic		
684	Stephen Jeung		
661	Marissa Cunningham		
654	I-Perfection Harris		
654	Charley Forshae		

# SA/YA DIRECT CODE FIELD TRAINING BONUS

1



ADAM CHESNEY

\$14,289  
Zachary Hart

2



DARIO MESSINA

\$12,586  
Zachary Hart

3



JOSEPH GOJCAJ

\$11,997  
Zachary Hart

4



TINA JANTI

\$8,717  
Altig-Orlovic

5



MARK DARLING

\$6,650  
Simon Arias

## NOVEMBER BONUS LEADERS

PAYOUT: \$546,918

QUALIFIERS: 694

\$ 14,289	Adam Chesney	\$ 2,150	Adam Kidikas	\$ 1,496	Sherry Schick	\$ 1,187	Brooke Bogs	\$ 923	Alexis Tran	\$ 784	Scott Bollwage
12,586	Dario Messina	2,139	Chirotam Ilokwu	1,493	Dale Canterbury	1,179	Payam Sami	920	Trenton Miller	777	Antonio Evans
11,997	Joseph Gojcaj	2,132	Aleksandra Rakovic	1,486	James Sherwood	1,160	Lars Olivan	920	Muhammed Ashraf	777	Steven Barton
8,717	Tina Janti	2,078	Joseph Kanaan	1,467	Jarred Spanbauer	1,148	Zachery Nelson	915	Sina Heak	773	Emil Gamidov
6,650	Mark Darling	2,070	Barkley Collinson	1,461	Emil Kirubaharan	1,146	Alipate Makaui	915	Daniel Prinzo	772	Jakob Morris
5,530	Amber Fitzmartin	2,038	Avery Hearn	1,454	Matthew Buttarro	1,144	Kelly Meier	911	Shayla Williamson	758	Keith Doran
4,253	Jeffrey Espinal	2,029	Moises Galvan	1,453	Matthew Blue	1,142	Kemberly Sousa	907	Raynaldo Lafontant	754	Alexander Rollo
3,729	Priscila Gonzalez	2,015	Sierra Healy	1,449	Carson Burrell	1,131	Kristen Brown	905	Alexander Johnston	754	Richard Tabanji
3,641	Gian-Paolo Diberardo	1,998	Michelle Olivo	1,442	Charles Giaguinto	1,125	Christa Bartol	903	Juan Ramos	753	Colin Weathers
3,620	Robert Adrahtas	1,971	Colin Quigley	1,440	Marcus Piccirilli	1,106	Fredy Romero	893	Aaron Dupras	751	Nathaniel Newberry
3,603	Ariana Jones	1,936	Timothy Stewart	1,430	Justin Diaz	1,103	Kristina Joachim	887	Heather R Smith	751	Olja Holovcuk
3,556	Landon Schlag	1,925	Trevor Bailey	1,422	Louis Thacker	1,092	Joseph Rotolo	885	Mary Franklin	750	Nina Blackmon
3,258	Joel Trask	1,915	Joshua Yurinko	1,412	Michael McKiernan	1,077	Alipante Pham	885	Mariam Shahid	744	Paul Vassallo
3,222	Lindsey Dettwiller	1,909	Karen Salek-Cuzmar	1,407	Rubin Chaimov	1,076	Carla Fortner	882	Bretta-Jean Cahela	742	Katrina Collie
3,107	Sylvain Kalombo	1,901	Lidia Meglei	1,403	Jeffery Roland	1,073	Buffey Kunkle	881	Oleg Novitchii	739	Charles Carroll
3,088	Evelyn Howell	1,854	Rovena Lulgjuraj	1,398	Melisa Rodriguez	1,073	Ronald McCormick	879	John Clark	730	Tiffany Harmouche
3,076	Joshua Lowman	1,837	Phillip Waisman	1,396	Susan Nusenu	1,071	Susan Bedrossian	874	Noel Bonomi	728	Bobby Davis
3,061	Barney Browner	1,814	Phillip Eggleton	1,389	Jonathan Black	1,069	Alisha Anderton	867	Dean Gushi	727	Wilnes Chery
2,952	Elvis Tinaj	1,799	Michael Jennings	1,381	Kierra Goodwin	1,067	Larone Gwynn	859	Janay Kitchen	724	Victor Ramirez
2,855	Michael van Delft	1,779	Marta Muniz	1,373	Kimberly Free	1,064	Micah Focken	857	Aaron Piotrowski	724	Connor McCollum
2,837	Aaron Patt	1,761	Cyan Kissinger	1,371	Michelle Fong	1,064	Jesus Tolentino	857	Braden Wiscombe	720	LaDelus Brown
2,809	Joseph Wilson	1,728	Anna Pidlypchak	1,371	Awa Babou	1,060	Travis Johnson	856	Michael Novosel	720	Aaron Parsons
2,808	Dashan Brown	1,725	Kerry Zorns	1,359	Tad Teeters	1,050	Kalen Dugan	854	Azar Afnan	716	Dustin Grubbs
2,794	Jonathan Daal	1,720	Cristian Alaimo	1,357	Matthew Roebke	1,037	John Santosuosso	854	Kempton Perry	715	Hubert Brown
2,768	Clint Perry	1,717	Rosemary Soto	1,354	Ashley Hutson	1,036	Paul Maria	853	Devon Chapman	712	Eric Butt
2,679	Zachery Kertulis	1,689	Halima Smith	1,339	Ryan Bevan	1,036	Holly Bonhorst	850	Michael Foret	708	Zlata Titova
2,675	Narcis Buncianu	1,682	Desarae Freeman	1,330	Donte Grant	1,035	Jadwiga Martins	846	Timothy Wilson	705	James Snipes
2,668	Patricia Contreras	1,672	Filiberto Carreno	1,328	Colette Valrie	1,019	Ermanuel Fedna	846	Haneefah Morehead	704	Marques Holmes
2,567	Travis Vaughn	1,668	Joseph Jacob	1,326	Joshua Lynch	1,013	Jason Holmberg	844	Jackson Hamilton	698	Abel Gamo
2,549	Laron Epps	1,666	Ashley Gallegos	1,324	Jessica St Pierre	1,013	Taurean Flourmoy	835	Armando Aiello	694	Shelby Justice
2,486	Todd Riescher	1,665	Christopher Ross	1,320	Brian Brantner	1,011	Paul Slusser	832	Jared Guglielmino	692	Yamid Mendoza Sanchez
2,475	Daisy Pyeatt	1,662	Roberto Navarro	1,319	Sean Gillespie	1,011	Won Kwak	822	Genilyn Bertoli	687	Donald Stone
2,461	Kyra Hopkins	1,644	Victoria Varney	1,293	Alan Arellano	1,008	Monica McKinney	821	Eveitt Bryan	682	Elizabeth Vega
2,460	Clayton Slaughter	1,636	Kasey L White	1,273	Steven Rios	1,004	Michelle Soto	814	Skylar Chauvin	682	Angel Martinez
2,454	Maurice Coleman	1,618	Megan Connors	1,270	Reese Turner	996	Dwayne Nabors	813	Jacob Brown	681	Patrick Ngangyou
2,379	Renee Cunningham	1,616	Danielle Morales	1,269	Sean Sparkman	996	Benjamin Twerskoi	811	Jeffrey von Kienast		Tchouchui
2,338	Ryan Ohm	1,602	Ebuwa Ottagho	1,268	Hannah Holmes	994	Alejandro Pineda	810	Luao Leota	679	Claudia Jacquet
2,324	Jacob Kieffer	1,595	Elizabeth Trotter	1,264	Derek Pratt	974	Michelle Caouette	805	Kevin Kondrad	675	Michael Sherwood
2,308	Taulant Bane	1,591	Bryan Hip-Kam	1,263	Narciso Nieves	971	Karen Davis	803	Drew Kier	675	Andrew Severson
2,233	Joshua Jahnish-Maltese	1,588	Luke Skotnicki	1,262	Adriana Aboulwafa	799	Antoinette Williams	799	Antoinette Williams	675	Arthur Trost
2,205	Taylor Nathaniel	1,580	Tanya Sutton	1,254	Aden Schrock	798	Brian Schmitz	799	Tyson Kiertucki	656	Evelyn Juarez
2,195	Justin Allain	1,578	Adrain Alfred	1,237	DeShannon Boyd	797	Jasmine Rosario	798	Brandon Crosby	654	Teresa Lampasona
2,194	Doron Freud	1,550	Donald Devoise	1,231	Joshua Hammond	795	Juan Montana	797	Edward Rangel	654	Eric Watson
2,194	Colton Gould	1,538	Bradford DeLuca	1,225	Brandon Haley	797	Daniel Chousa	797	James McCormick	654	Miguel Fajardo
2,159	Jose Viramontes	1,527	Chelsea Peacock	1,207	Derek Woo	936	Austin Timmons	786	Mary McMullin	654	Nathaniel Oliver
2,159	Shane Valentine	1,527	Donald Gregoire	1,202	Sarah Williams	932	Nathan Doyle	785	Haydn Daniel	653	Riche Haye

# REINSTATEMENT BONUS

1



**\$5,484**  
Don Foti

2



**\$3,814**  
Sabrina Lloyd

3



**\$2,520**  
Simon Arias

4



**\$2,000**  
Surace-Smith

5



**\$1,655**  
Albert Serur

## SA/GA DIRECT CODE FIELD TRAINING BONUS - CONTINUED

- \$ 651 Cameron Cimino
- \$ 651 Bryon Eddinger
- \$ 646 Thomas Farrell
- \$ 646 Alexandra Longo
- \$ 645 Daniel Foore
- \$ 642 Keona France
- \$ 640 Carrie Padgett
- \$ 640 Clifton Henry
- \$ 637 Candy Henderson
- \$ 633 Bethany Evans
- \$ 628 Tara Haughney
- \$ 625 Ekaterina Andreeva
- \$ 622 Caitlin Crowley
- \$ 620 Aleetra Kelley
- \$ 618 Cedrick Edwards
- \$ 614 Stephen Coons
- \$ 612 Mario Hajro
- \$ 610 Richard Millington
- \$ 609 Anthony Theriault
- \$ 608 Ariel Demesa
- \$ 605 Gustavo Avila
- \$ 604 Corinne Gamble
- \$ 603 Candi Carlisle
- \$ 600 Anthony Watson
- \$ 597 Gerard Armstrong
- \$ 597 Calvin Irving
- \$ 593 Francesca Veltri
- \$ 590 Brandon Foster
- \$ 590 Ifrah Tahir
- \$ 589 Kerry Matthews
- \$ 588 Travis Kovach
- \$ 588 Daniel Charron
- \$ 584 Allan Allas
- \$ 582 Tamara Harvey
- \$ 578 Barbara Escalante-Martinez
- \$ 576 Zachary Whipple
- \$ 576 Sabeenan Jeyaratnam
- \$ 569 Cristina Fox
- \$ 566 Ryan Friebis
- \$ 566 Wadnerson Boileau
- \$ 557 Sarah Gilmore
- \$ 553 Thomas Longino
- \$ 553 Jordan Warner
- \$ 552 Leon Keith
- \$ 552 Manale Elawad
- \$ 548 Kamal Tayyib
- \$ 547 Kevin Butchino
- \$ 546 Leonel Lazcano
- \$ 546 Joseph Schleicher
- \$ 543 Bryan Salvatore
- \$ 539 Tabitha McDermid
- \$ 537 Joseph Hamden
- \$ 535 Karla Stewart
- \$ 533 Diane Stevenson
- \$ 533 Corey Plemons
- \$ 531 Darius Rowan
- \$ 528 Young Lee
- \$ 526 Vanessa Cohen
- \$ 516 Austin Hamilton
- \$ 516 Seth Frisby-Jack
- \$ 515 Hilary Arsenault
- \$ 515 Kanella Glimenakis
- \$ 511 Deonte Jones
- \$ 507 Tomarus Burks
- \$ 501 Rahmatullah Romal Omid

## NOVEMBER BONUS LEADERS

PAYOUT: \$59,793

QUALIFIERS: 160

- \$ 5,484 Sami Mogannam
- \$ 3,814 Nicholas Gasparro
- \$ 2,520 Joseph B Smith
- \$ 2,000 Mitchell Look
- \$ 1,655 Maurice Baritz
- \$ 1,637 Bradley Weigand
- \$ 1,381 Dason Phaul
- \$ 1,363 Ashley Bodnar
- \$ 1,206 Bryan Czajkowski
- \$ 1,162 Nabil Spahi
- \$ 1,087 Paul Helling
- \$ 1,018 Dawid Liniewski
- \$ 940 Abena Edwards
- \$ 787 Joseph Faisant
- \$ 757 Laurekins Pardovani
- \$ 719 Nikki Crosby
- \$ 716 Lenora Blackstone
- \$ 675 Maria Ramirez
- \$ 615 Wislaine Laurent
- \$ 594 Glyn Hurst
- \$ 555 Lisa Phillips
- \$ 552 Aldina DaRosa
- \$ 550 Susan Bergh
- \$ 549 Christopher Chovanec
- \$ 547 Muhammed Ashraf
- \$ 541 Arthur Westergren
- \$ 536 Stacey Cofer
- \$ 511 Lily Sakai
- \$ 505 Scott Dillingham



# 5 BONUS TOTAL: \$5,047,742

WORLD'S GREATEST \$2,092,849	LEADERSHIP \$1,984,720	RGA LEADERSHIP \$363,462	SA/GA TRAINING \$546,918	REINSTATEMENT \$59,793
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals

# FOUNDERS CLUB

November Qualifiers—  
Outstanding Producers & PR Representatives:



**Al Alkurdi**

Bob Olson  
5 Qualifications  
\$347,944 Net ALP  
81.5 RET



**Priscila Gonzalez**

Altig-Orlovic  
3 Qualifications  
\$142,311 Net ALP  
78.9 RET



**Kevin Gillum**

Surace-Smith  
1 Qualification  
\$93,495 Net ALP  
91.3 RET



**Scott Florin**

Zachary Hart  
1 Qualification  
\$70,645 Net ALP  
89.5 RET



**Tiffney Harmouche**

Surace-Smith  
1 Qualification  
\$60,792 Net ALP  
83.7 RET



**Paul Smith**

Surace-Smith  
6 Qualifications  
\$57,736 Net ALP  
89.4 RET



**Jose Rubio**

Altig-Orlovic  
1 Qualification  
\$54,509 Net ALP  
82.7 RET



**Malka Arony**

Arizona  
7 Qualifications  
29,551 Cards



**David Scalisi**

New York State  
1 Qualification  
11,664 Cards

# DIRECTORS OF THE MONTH

## PR Director of the Month



**Jason Beckman**

Jason met 123.12% of Objective during November 2017.

## Sales Directors of the Month



**Murray Horowitz**  
Recruiting

Murray had 96.48% growth over November 2016.



**Renee Jeffries**  
Training

Renee had 16.42% growth over November 2016.

# —THE LAST— HURRAH



**Roger Smith**

Chief Executive Officer  
AIL Agency Division

**HOW LUCKY I AM TO HAVE SOMETHING THAT MAKES SAYING GOODBYE SO HARD. — A.A. MILNE**

**HAVE SAT FOR WEEKS TRYING TO FIGURE** out what to say that is befitting the last time I will be addressing you as CEO of American Income and National Income Life. Each time I wrote something, it ended up sounding more like a eulogy at my funeral than some last inspiring words.

I thought about telling you my life story again; how I was on the streets of LA by the time I was 15, finally got my GED, married, and divorced, all before the age of 18. I've talked about the odds of me finding any success in life being about nil. I finally decided to keep this short and sweet by sharing 4 or 5 life lessons that, hopefully, will help find the truest version of success for you.

**LESSON NUMBER 1: WHATEVER IS HAPPENING IN YOUR LIFE RIGHT NOW ISN'T AS GOOD OR BAD AS IT SEEMS.**

The good times don't last forever; thank God the bad times don't either. That's just life being life. I remember how tough that was for me when I first started as an agent. I'd have a great day, close everybody I talked to, and then the next day couldn't close anybody for the life of me. It's one thing to tell yourself it's a num-

bers game. It's another thing when you have to pay the bills and you're in one of those can't-close-a-thing weeks. It all evens out.

**LESSON NUMBER 2: RESPOND, DON'T REACT.**

Former Torchmark CEO Mark McAndrew first taught me this life lesson after I had written a scathing email in the heat of the moment and pressed Send. Mark helped me realize it doesn't take any effort to react, to do whatever comes to mind and press Send. But an effective response to a circumstance takes intelligent thinking, planning and diplomacy. I know this is easier said than done, but it is essential to success.

**LESSON NUMBER 3: COMMUNICATE, COMMUNICATE, COMMUNICATE.**

I don't care whether we're talking about your spouse, kids, friends, people you work for, people you work with, people who work for you — every conflict you have ever had, and are going to have, can be traced back to either avoiding communication, or not communicating in the right manner.

How you say what you want to express is often more important than the actual content. Spend time thinking about what you want to communicate, then spend even more time thinking about the best way to say it.

**LESSON NUMBER 4: BE VISIONARY.**

See where you want to be, then formulate and implement a plan to get there. As a leader, I have said this over and over. Recently, my pastor delivered a message about having a vision of what you want your relationship with God to look like; what you want your marriage to look like, etc., and putting a plan in place to make it happen. As long as I have been preach-

ing visions and plans, never once did it occur to me to apply it to the most important relationships in my life. Be visionary in ALL aspects of your life.

**LESSON NUMBER 5: STOP BEING THE VICTIM.**

When things aren't going the way you planned, it's easy to look around and find a million reasons why. But believing you've been wronged or that some external force is against you is allowing somebody or something other than you dictate what direction your career is going to go. Don't relinquish the power that *Opportunity Unlimited* has given you! It's easy not to be accountable and play the victim. Find a way to tackle obstacles so they will make you stronger. Being a victor feels a whole lot better than being a victim.

When I look back at my 43-year career I can't help but count my blessings. I was blessed to have great mentors and great people to work with. I am blessed to have a wonderful wife who has brought God into my life as well as 5 wonderful kids and a grandchild that I truly cherish. I am blessed that my mom got to see her son as a successful businessman before she died. I have been blessed financially beyond my wildest dreams. But the blessing that allows me to start the next part of my life is Steve and David who believe they have a calling just as I did. It is THAT blessing which allows me to believe not that the company can't live without me, but that it WILL continue to prosper without me.

It has been an honor leading this great Company, and it has been an honor leading (as B would have put it) the World's Greatest Sales Force! 🙏



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